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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1988

TO HIS EXCELLENCY
WILLIAM A. O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1988

ANNUAL REPORT

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Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1988

HOWARD B. BROWN
BANKING COMMISSIONER

PAUL J. McDONOUGH
DEPUTY COMMISSIONER

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44 Capitol Avenue, Hartford, Connecticut 06106

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended Dec. 31, 1988. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

Looking back at the events of 1988, so much has happened. The final phase of Connecticut's parity legislation has been adopted. All financial institutions in Connecticut are now on an even keel regarding investment powers. We've also seen the total abolishment of the archaic Home Office Protection rule. All banks and thrifts within the state now have full freedom to branch and expand.

In 1988 Connecticut again proved to be a good place to do banking business. The state continued to attract an unprecedented number of new bank charter applications. Banking institutions opened for business in the past four years have raised over $200 million in initial capital and provided more than $1.8 billion in new banking assets. On the employment side, these banks have provided hundreds of jobs to Connecticut's economy and they are committed to meeting the needs of residents and businesses in the communities they serve.

The interstate banking issue continued to wind its way through the corridors of New England state houses. For most of the 1980s, interstate banking has been the focal point of change in the banking industry on both a national and state level. The Connecticut General Assembly again tackled the question of whether to modify or eliminate the boundaries associated with our present New England regional approach to interstate banking. While lawmakers haven't yet rallied together to impose a change, I believe the stage is set for a full airing of the interstate banking issue and I expect that to take place next year.

Respectfully submitted,

Howard B. Brown
Banking Commissioner

1988 OVERVIEW

Banking and Related Issues

1988 was a good year for Connecticut's economy and its banking industry. Year-end 1988 assets for both state and federally-chartered banks and thrift institutions totaled more than $80 billion, a growth of $8 billion, or 11.1%, for the year. Commercial banks accounted for almost $2.7 billion of this increase, while thrift assets increased by $5.3 billion.

Total deposits increased by $3.1 billion during 1988 to $60.3 billion at year-end, a 5.4% rate of growth. Commercial banks accounted for $1.1 billion of the increase in deposits, while thrift institutions had a $2 billion increase. Net worth of all Connecticut institutions increased by 10.9% during 1988, to $5.8 billion.

In contrast to the continued escalation of bank failures nationwide in 1988, Connecticut's banking industry remained healthy. Nine state-chartered banks and one nationally-chartered institution opened in Connecticut during 1988. Several others were in the process of organizing.

The nation experienced a record 200 bank failures — a post depression record. The Southwest region of the country again experienced the greatest number of these bank failures. Connecticut was among 27 states which had no bank failures.

On Jan. 4, the Banking Commissioner ordered Fleet Financial Group to divest of its Connecticut holdings as a result of the Providence, Rhode Island-based bank holding company's merger Jan. 1 with Norstar Bancorp of New York. Under Connecticut's regional interstate banking law, Fleet, as a New England bank holding company, cannot merge with a banking company outside the region and still maintain ownership or control of a Connecticut bank.

The Banking Commissioner directed Fleet to relinquish direct and indirect ownership or control of Fleet National Bank of Connecticut, First Connecticut Bancorp, Inc. and United Bank & Trust Company by April 22. Fleet had been officially on notice that under current law a merger with Norstar would mean giving up its Connecticut franchise.

On March 2, the Banking Commissioner stayed the order of divestiture issued to Fleet. The modification was necessary to afford him an opportunity to propose regulations governing the overall divestiture process.

In 1987, Connecticut became the first state in the country to pass legislation requiring all banking institutions to cash public assistance checks at no charge for any recipient who endorses the check and offers reasonable identification. In 1988, regulations drafted by the Commissioner of Income Maintenance, in cooperation with the Banking Commissioner, specifying procedures a banking institution must use to avoid liability for the wrongful payment of any state public assistance check became effective Oct. 28.

New check clearing time frames became effective in 1988. Using the provisions found in the state's existing check hold law and in a new federal law which became effective September 1, the Banking Commissioner directed

Connecticut's banking institutions to give customers the benefit of the shorter, and more favorable, time frame. The maximum check hold limits are:

- Funds from government checks, cashier's checks, certified checks and U.S. Postal Service money orders must be made available by 9 a.m. on the next business day after deposit.

- Funds drawn on the bank of deposit must be provided next day availability.

- Funds from checks drawn on a financial institution within the same Federal Reserve check processing region must be made available on or before the third business day after the day of deposit. This would include all institutions in Connecticut as well as institutions from other New England states which are processed through the Federal Reserve processing center in Windsor Locks.

- Funds from checks drawn on out-of-state banks not within the same Federal Reserve check processing region must be made available on or before the fifth business day after the day of deposit.

In what the Banking Commissioner hailed as a victory for state banking rights, the Department of Banking prevailed in a court case filed against the U.S. Comptroller of the Currency challenging the application of the federal regulator's ruling which allowed a national bank in Stamford to operate a messenger service.

The decision, handed down in November by the U.S. District Court in Bridgeport, prohibits the First National Bank of Stamford from engaging in what the department considers illegal bank branching.

Employees of First National serving as couriers go to a customer's place of business to pick up deposits. Under the terms of the contract signed by customers who enroll for the service, the couriers are agents of the customers and the bank is not responsible for deposits until they reach the office.

Connecticut's branch banking law does not authorize such courier services. To give national banks the right to offer Connecticut residents a program which state banks cannot legally offer is not only unfair but violates the underlying policy of competitive equality between state and national banks found in the McFadden Act. That act reflects congressional concern that neither system have advantages over the other in the use of branch banking.

In the decision, the judge ruled that for the courier service to be allowed "would be a competitive inequality wrought by the Comptroller."

A year after the Banking Commissioner granted approval for it to reorganize into a mutual holding company structure, People's Bank, Bridgeport, chartered a new capital stock savings bank known as People's Bank under a holding company named People's Mutual Holdings. The move made People's the nation's first mutual holding company, a unique structure permitted under a

law enacted by the Connecticut legislature in 1985 which allows state chartered mutual savings banks to reorganize to raise capital yet remain mutually owned and immune from takeovers.

In the Securities area, the department sought criminal prosecution against H. Alan Burkett, chairman of AHE Corporation of Old Saybrook, for allegedly offering and selling an estimated $1 million in unregistered limited partnership interests and promissory notes to Connecticut investors. In addition, Burkett solicited some $3 million from approximately 200 state residents to create three investment pools for the purpose of trading commodity futures and/or option contracts. Investments in these pools were not registered as required by state securities laws and proper disclosures were not made to investors. Earlier, in a separate action, the department joined with the Commodity Futures Trading Commission in a lawsuit seeking a temporary restraining order to freeze Burkett's assets. Disposition of the case is pending.

Also in the Securities area, the Banking Commissioner censured New Hampshire stockbroker Charles H. Howard III for allegedly selling or attempting to sell securities to about 200 state residents. Although Howard was employed as an agent of Thomson McKinnon Securities, Inc., a broker-dealer registered to do business in the state, Howard was not registered with the department as a broker-dealer agent. State law forbids any person to transact securities business in the state unless specifically registered to do so.

Brown also mailed letters to known investors alerting them to the fact that Howard was not registered to do business in Connecticut and that under the "Buyer's Remedies" provision of the state's securities law investors can institute a civil lawsuit to recover the amount paid for a security along with interest.

The Banking Commissioner acknowledged the agency's involvement in an ongoing investigation with securities regulators from other New England states into possible improper trading of regional bank stocks, including a possible link between Howard and insider stock trading surrounding Suffield Financial Corporation's acquisition of Coastal Bancorp in Portland, Maine.

Nationally, the Banking Commissioner was named to the Board of Directors of the Conference of State Bank Supervisors (CSBS), an organization for state banking, representing the bank regulators of the 50 states, the District of Columbia, Guam, Puerto Rico and the Virgin Islands. He was also named chairman of CSBS's Federal Legislation Committee, that branch of the organization which determines policy of banking issues at the federal level.

Department Activities

Administrative appointments and changes in the Department of Banking in 1988:

On March 2, Banking Commissioner Howard B. Brown officially announced the appointment of Paul J. McDonough as deputy banking commissioner. McDonough was vice president and director of government relations for

United Bank and earlier served as deputy state treasurer for 10 years. His public service includes 14 years as selectman for the Town of East Lyme and one term as a member of the town's Board of Education.

Joseph A. Pandiscia, who formerly served as director of the Bank Examination Division, assumed a newly-created position as banking administrator of depository institutions. In the position, he is accountable for administering the programs and operations of the Bank Examination and Credit Union divisions.

Cynthia E. Antanaitis, an attorney for the banking department, was named an assistant director for the Securities and Business Investments Division.

Thomas J. Zaleski, a principal examiner for the Credit Union Division, was named assistant director of the division to assist in supervising the operations of Connecticut's 106 state-chartered credit unions.

George T. Roman was named to the newly-created position of chief of management information services responsible for directing, coordinating and planning the operations of the agency's expanding data processing systems and services.

ADMINISTRATION

Organization

The Department of Banking is a state agency headed by the Banking Commissioner, who reports to the Governor. It is responsible for the regulation and examination of financial institutions and related entities that are chartered, licensed or registered by the state.

The Commissioner is charged with administering the banking laws of the state as well as the laws regarding securities, tender offers, and business opportunities. The Commissioner also administers the Truth-in-Lending Act and other consumer credit laws and a major portion of the law concerning rental security deposits.

The department also responds to consumer inquiries, investigates complaints, and compiles and disseminates financial data about regulated entities.

The department has four divisions: Bank Examination, Securities and Business Investments, Consumer Credit, and Credit Union. An advisory staff of attorneys assists the Commissioner and the divisions in legal matters. An administrative staff handles administrative, personnel and business services functions.

Equal Opportunity and Affirmative Action

The Department of Banking is deeply committed to equal opportunity and affirmative action in the recruitment, hiring and promotion of staff, which positively impacts its personnel profile. During 1988 the preponderance of employees hired and promoted were members of targeted race/sex groups.

Special efforts are made to reach potential targeted race/sex groups in the recruiting process. Connecticut Careers Trainees are utilized to bring targeted race/sex groups into the department in entry level professional positions. All relevant experience and training, including volunteer experience, is considered in determining the qualifications of applicants.

The department provides special programs and opportunities to enable staff and particularly clerical staff to acquire experience and training to qualify for promotion to professional positions. One person served as a para-professional trainee during 1988.

The Department of Banking Affirmative Action Plan submitted on October 30, 1988 was approved by the Commission on Human Rights and Opportunities.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1988, were as follows:

Receipts

Examination of banks, and credit unions, etc. assessed in accordance with Section 36-12a, as amended	$1,772,708
Other license and examination fees	416,985
Registration, filing and transfer fees from securities brokers, etc.	3,139,505
Registration of securities	1,970,553
Branch, merger, new bank and holding company application fees	244,200
Sales and miscellaneous receipts	80,577
Total Receipts	$7,624,528

Expenditures

Personnel services	$4,675,960
Fringe benefits	2,042,879
Travel expenses, including motor vehicles rentals and repairs	274,777
Other expenses	1,067,968
Total Expenditures	$8,061,584
Increase (Decrease) in Banking Fund Balance	(437,056)
Total	$7,624,528

ROSTER

DEPARTMENT OF BANKING

ADMINISTRATION

Howard B. Brown, Banking Commissioner

Paul J. McDonough, Deputy Banking Commissioner

Jeanne M. Charbonneau
Secretary to the Commissioner

Anne H. Auger
Secretary to the Deputy Commissioner

Albert R. Maule
Executive Assistant

Robin I. Kroogman
Executive Assistant

Robert J. Carragher
Executive Assistant

Saroja N. Setty
Secretary 1

Kathleen A. Enders
Secretary 1

David Tedeschi, Jr., Communications Officer

Kristine M. Fonte, Clerk Typist

Banking Legal Staff

Gayle S. Fierer, Banking Supervising Administrative Attorney

Banking Senior Administrative Attorney 2

William Nahas, Jr. — Nirja N. Savill — Daniel F. Scudder

Banking Administrative Attorney 1

Debra J. Gershman
Robert S. Rosenthal

Staff Assistants

Mary Beth Anderson
Secretary 2

Tina M. Daigle
Administrative Assistant

Maria C. Mendes
Secretary 2

Personnel and Business Office

Charles Fischer, Fiscal/Administrative Manager 1

Debra L. Patterson, Fiscal/Administrative Supervisor

Yvette D. Levesque, Fiscal/Administrative Officer

Anne Sblendorio, Personnel Officer 2

Staff Assistants

Ventura Ramos
Fiscal Administrative Assistant

Dorothy N. Stephenson
Accountant

Paul L. Ligas
Accountant

Frances M. Roy
Senior Clerk

Paul P. Boccaccio, Jr.
Mail Handler 2

Michael S. Combs
Mail Handler 2

Yvette R. Jenkins
Clerk

Lisa J. Levy
Telephone Operator

MANAGEMENT INFORMATION SYSTEMS

George T. Roman, Agency Data Processing Manager 1

Clayton L. Parker
Banking Principal Examiner (Gen)

Joseph E. Kapinos
Computer Programmer Analyst

Patricia C. Pytel
Office Automation System Specialist

BANK EXAMINATION DIVISION

Joseph A. Pandiscia, Banking Administrator of Depository Institutions

Glenn W. Hayes
Assistant Director

Howard F. Pitkin, Jr.
Assistant Director

Banking Supervising Examiner

Robert S. Greenwood — Frank R. Kern, Jr. — William J. MacDonald

Consumer Information

Barry A. Elliott, Banking Principal Examiner (General)
Leonard A. Rich, Banking Principal Examiner (General)
Mary C. Divigard, Banking Examiner

Banking Principal Examiner (General)

Thomas J. Catania
Lewis S. Clark
Joseph M. Harris
Andrew J. Paczkowski
Jacquelyn C. Somerside
Raymond J. Milot
Edward S. Kaliszewski
Clifford J. Jones
Sebastian F. Scarfe
Alfred G. Reutter
Vernelle J. Davis
Leo J. Pelletier
Walter C. Wirsul
Robert J. Kelly

Banking Senior Examiner (General)

John A. Beaty
Ronald J. Wood
Malcolm G. Campbell, Jr.
David L. O'Brien
Terralyn D. Cooper
Thomas E. DiMaio
Joyce A. O'Sullivan

Bank Examiner

Robert L. Becker
Phyllis S. England
Randolph J. Connolly, Jr.
Frances S. Morocco
Anna M. Emanuel
Paul D. Lombardo
Donald F. Dooling
Deborah A. Sementa

Connecticut Careers Trainees

Mary E. O'Neill
Janis A. Bureau
Doreen A. Sims
Janice Yiznitsky
Anne M. Pedevillano
Cora Keating
Cheryl Schweighoffer

Staff Assistants

Maria L. O'Toole
Administrative Assistant

Elizabeth A. Lauretti
Statistical Typist

Ana M. Ruiz
Clerk Typist

Carmen G. Calderon
Senior Clerk

Roger C. Rheaume
Clerk Typist

SECURITIES AND BUSINESS INVESTMENTS DIVISION

Ralph A. Lambiase, Director
Eric J. Wilder, Assistant Director
Cynthia A. Antanaitis, Assistant Director

Banking Principal Examiner (Securities)

Sidney A. Igdalsky — Arthur F. Kleffke — Joseph H. Mulvey

Banking Senior Examiner (Securities)

Norma F. Heckendorf
Maryellen R. Meara
William E. Olesky
Margot T. O'Grady
John P. Walsh

Banking Examiner

Thomas C. Dolan
Jeffrey S. Goodson
Tia M. Poncini
William E. Bartol
Salvatore Cannata
Kevin R. Maher
Sylvia A. Morgan
Naomi C. Church
Lisa M. Barone

Pre-Professional Trainee

Jean M. Foto

Connecticut Career Trainee

John A. Horne
Paola M. Zacco

Staff Assistants

Louise E. Hanson
Secretary 2

Dorothy E. Jackson
Secretary 2

Virginia A. Wagner
Secretary 1

June R. Christensen
Senior Clerk

Judith A. Mercier
Clerk Typist

Olympia M. Thompson
Senior Clerk

Ellen C. Morrison
Clerk Typist

Delia Fontan de Acevedo
Clerk Typist

Shouhua Chen de Yarwood
Clerk Typist

CREDIT UNION DIVISION

Chester E. Uliasz, Director
Thomas J. Zaleski, Assistant Director

Banking Principal Examiner (General)

Patricia A. Budnick

Banking Senior Examiner (General)

Adeline P. Costa
Russell J. Sarrazin

Banking Examiner

Jeffrey F. Hackett
Moses O. Olasanoye
Rita R. Redler
Stephanie A. England

Staff Assistants

Angela M. DiDomizio
Administrative Assistant

Darlene M. Testa
Clerk Typist

Eula Bridges
Clerk Typist

Carmen M. Calderon
Clerk

Judith S. Tillman
Clerk

CONSUMER CREDIT DIVISION

Robert C. Focht, Director
Roger N. LaBonte, Assistant Director

Banking Principal Examiner (Consumer Credit)

Harry S. Donnelly, Jr.

Banking Senior Examiner (Consumer Credit)

Frank J. Accetura
Dena L. Wood
Jeffrey W. Hubbell

Banking Examiner

Marlene M. Mannix

Connecticut Career Trainee

Ann E. Sponzo

Staff Assistants

Larisa L. Hull
Administrative Assistant

Jeanne G. Weaver
Senior Clerk

Olive R. Mihm
Clerk Typist

BANK EXAMINATION DIVISION

The Bank Examination Division is responsible for the supervision of state-chartered bank and trust companies, savings banks, and savings and loan associations. This division also issues licenses to money forwarders and has responsibility for analyzing branch applications, mergers, conversions and new bank applications. As of Dec. 31, 1988, this division was comprised of a director, two assistant directors, 45 examiners, and 5 support personnel.

Condition and Operating Results

State-chartered bank and trust companies, savings banks, and savings and loan associations had total assets of $54.4 billion as of Dec. 31, 1988. This represents a 16.0% increase over the $46.9 billion reported at year-end 1987. During this same period, total deposits increased from $37.7 billion to $42.6 billion, or 12.9%. Aggregate capital increased 15.2% from $3.8 billion to $4.4 billion.

Following is a synopsis of these changes by type of institution:

	12-31-88	12-31-87	% Increase
Total Assets			
Bank and Trust Companies	$16,171,042	$14,829,786	9.0%
Savings Banks	37,407,518	31,324,832	19.4%
Savings and Loan Associations	844,552	760,209	11.1%
	$54,423,112	$46,914,827	16.0%
Total Deposits			
Bank and Trust Companies	$13,398,054	$12,448,200	7.2%
Savings Banks	28,536,907	24,662,935	15.7%
Savings and Loan Associations	663,046	582,109	13.9%
	$42,598,007	$37,733,244	12.9%
Total Capital			
Bank and Trust Companies	$ 1,164,138	$ 1,035,656	12.4%
Savings Banks	3,205,079	2,757,190	16.2%
Savings and Loan Associations	51,733	44,322	16.7%
	$ 4,420,950	$ 3,837,168	15.2%
% of Capital to Total Assets			
Bank and Trust Companies	7.0%	7.0%	
Savings Banks	8.6%	8.8%	
Savings and Loan Associations	6.1%	5.8%	

For comparative purposes, 1988 figures for savings banks and saving and loan associations have been adjusted to reflect the conversion of Shelton Savings and Loan Association, from a state chartered savings and loan to a state savings bank during 1988.

Structure

As of Dec. 31, 1988, there were 50 state bank and trust companies. These institutions operated 295 domestic and two foreign branches. Fourteen bank and trust companies operating trust departments managed aggregate assets of $9.3 billion.

Six new institutions, Bank of East Hartford, First Bank of West Hartford, Whitney Bank and Trust Company, Hamden, Connecticut Valley Bank, Cromwell, Heritage Bank, Watertown, and Vernon Bank opened for business in 1988.

The following state bank and trust companies were operating under temporary certificates of authority and in the process of organization as of December 31, 1988:

1. Connecticut Popular Bank, New Haven
2. The Laurel Bank, Milford
3. First City Bank, New Britain
4. Greenwich Trust Company
5. Greenwood Bank of Bethel
6. Maritime Bank, Essex

As of Dec. 31, 1988, there were 64 state-chartered savings banks, consisting of 34 mutual and 30 capital stock institutions. These institutions operated 512 branches. Nine savings banks operating trust departments managed aggregate assets of $762.1 million. During 1988, Shelton Savings and Loan, a state-chartered stock institution, converted to a stock savings bank under the name of Shelton Savings Bank. Also, First Federal Bank of Connecticut, New Haven, converted to First Constitution Bank, New Haven, a state-chartered stock savings bank.

As of Dec. 31, 1988, there were 9 state-chartered savings and loan associations consisting of 6 mutual associations and 3 capital stock institutions. These associations operated 19 branches.

Federal Institutions

In addition to state-chartered financial institutions as of Dec. 31, 1988, there were 16 national banks with total assets of $23.4 billion. These institutions operated 361 domestic branches and two foreign branches. Fourteen federal savings and loan associations which had assets of $10.7 billion and 4 federal savings banks with total assets of $1.7 billion, had 81 branches.

National Institutions

National banks are supervised by the Office of the Comptroller of the Currency. Federal savings and loan associations and federal savings banks are supervised by the Federal Home Loan Bank Board.

Deposit Insurance

The deposits of all banks and savings and loan associations operating in Connecticut are insured by either the Federal Deposit Insurance Corporation (FDIC) or the Federal Savings and Loan Insurance Corporation (FSLIC) to a maximum of $100,000 per account holder. The deposits of state bank and trust companies, savings banks, and national banks are insured by the FDIC. The deposits in state and federal savings and loan associations are insured by the FSLIC. Deposits in federal savings banks may be insured by either the FDIC or the FSLIC.

Federal Reserve System

No state-chartered depository institution is currently a member of the Federal Reserve System. All national banks are required to be members. The Federal Reserve Board of Governors implements the nation's monetary policy and is responsible for the regulation of member banks and holding companies. Two Federal Reserve District banks namely, Boston (District 1) and New York (District 2) operate in Connecticut.

Federal Home Loan Bank System

All savings and loan associations in Connecticut, both state-chartered and federal, and federal savings banks, are required to be members of the Federal Home Loan Bank of Boston. Membership is optional for other thrift institutions, and 50 state-chartered savings banks are also members.

Membership in The Federal Home Loan Bank System affords thrifts the opportunity, among other things, to borrow funds for investment purposes as well as to meet liquidity needs in the event of disintermediation.

Bank Holding Companies

Forty-three top tier holding companies own the stock of 22 state chartered bank and trust companies, 1 state chartered trust company, 15 state chartered savings banks, 1 state chartered savings and loan association, 9 national banks, 3 federal savings banks and 3 federal savings and loan associations.

Multibank holding companies and the number of subsidiary banks are as follows: Cenvest, Inc., Hartford (2); Constitution Bancorp of New England, Inc., Fairfield (2); Dime Financial Corp., Wallingford (2); Eagle Financial Corporation, Torrington (2); Fleet/Financial Group, Inc., Providence, RI (2); Landmark/Community Bancorp, Inc., Hartford (2); People's Mutual Holdings, Bridgeport (2); Shawmut National Corporation, Hartford (4). All the other Connecticut-based companies are one bank holding companies.

Savings Bank Life Insurance

Fifty-five savings banks are members of the Connecticut System of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates that are among the lowest available to the consumer.

Money Forwarders

There were 13 money forwarders, non-bank issuers of money orders or travelers checks, licensed at the end of 1988. Many retail businesses in Connecticut act as agents for these companies.

CONSUMER CREDIT DIVISION

The Consumer Credit Division is responsible for the enforcement of Connecticut's laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, first mortgage lenders, consumer collection agencies, Truth in Lending, and other consumer credit laws.

The division is comprised of a director, an assistant director, six examiners, and three support persons. In addition, a full time examiner affiliated with the Bank Examination Division and assigned to the investigation of consumer complaints works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth in Lending)

During 1988, the Consumer Credit Division conducted approximately 400 inspections of creditors subject to the requirements of the Truth in Lending Act and Regulations. These examinations covered state-chartered banks (74), state-chartered credit unions (76) and entities licensed by the Consumer Credit Division (250). The level of compliance remained high, with technical violations constituting the bulk of the non-compliance observed.

Connecticut is one of five states that the Federal Reserve Board exempts from the federal Truth in Lending Act. This permits local enforcement of the Truth in Lending law.

Creditors found to be violating the Truth in Lending regulations may be required to rebate overcharges, to issue corrected disclosure statements, or to issue additional rights of rescission where such rights were improperly administered initially. In addition, such creditors are required to advise the department of their plan to prevent similar violations from occurring in the future. Rebates of overcharges totalled $26,765 during the period.

The staff of the Consumer Credit Division provides creditors subject to the Truth in Lending Act with substantial assistance in complying with its requirements. Counseling is offered to creditors during and after examinations. From time to time, trade associations and other groups present formal educational programs in which staff members participate. The large volume of consumer inquiries received by the division is used as an opportunity to educate the public on how to best use the information creditors are required to disclose.

Small Loan Licensees

There were 58 small loan licensees as of Dec. 31, 1987. During the year, 2 new licenses were granted and 3 were surrendered for cancellation leaving 57 small loan licenses in effect as of Dec. 31, 1988. Twenty-two small loan licensees were examined for compliance with the Small Loan Act (Chapter 647 Connecticut General Statutes) and the Truth in Lending Laws.

The dollar amount of loans outstanding as of Dec. 31, 1988 was $77,620,628, an increase of 6.3% since Dec. 31, 1987. The number of loans outstanding decreased nominally during the same period to 40,649.

A total of 26,066 loans were made during the year, of which 98.4% were unsecured and 1.6% were secured by property. Of the 424 secured loans made, 27.6% were secured by real estate, 67.2% were secured by automobiles, and 5.2% were secured by miscellaneous personal property.

As of Dec. 31, 54 small loan licensees had secondary mortgage loan licensees operating on the same premises. These secondary mortgage loan licensees had 4,642 secondary mortgage loans outstanding, totaling $139,587,399 at year end. In addition, 27 small loan licensees had first mortgage lenders operating on the same premises. These first mortgage lenders had 1,011 first mortgage loans outstanding totalling $43,708,372 at year end. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Forty-nine such sales finance company licensees had 18,528 retail installment contracts outstanding, totaling $14,554,174 as of Dec. 31.

The following additional "other business" authorizations were in effect as of December 31:

Leasing Personal Property	3
Lending for Business and Commercial Purposes	4
Income Tax Preparation	28
Loans in Excess of $5,000 for purchase of motor vehicles	3

Sales Finance Companies and Retail Installment Sales Financing

Two types of sales finance company licenses are issued by the Banking Commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business. A regular license is issued to all others conducting the sales finance business. During the year, 35 licensees were examined for compliance with the Retail Installment Sales Financing Act (Chapter 733 of the Connecticut General Statutes) and the Truth in Lending Laws.

On Dec. 31, 1987, 126 regular licenses and 50 limited licenses were in effect. During the year, 28 new regular licenses were issued and 14 were surrendered or not renewed. During the same period, 3 new limited licenses were issued and 4 were surrendered for cancellation or not renewed leaving 140 regular and 49 limited licenses in effect as of Dec. 31, 1988.

Debt Adjusters

Since Oct. 1, 1979 all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the Banking Commissioner, have been prohibited. At that time only one organization, Consumer Credit Counseling Service of Connecticut, Inc., was known to offer such a service. It was issued a license in 1979 and has remained active since. The department has received no additional applications for debt adjuster licenses.

Consumer Collection Agencies

As of Dec. 31, 1987, 191 consumer collection agencies were licensed. During the year, 23 new licenses were issued and 15 existing licensees failed to renew or voluntarily surrendered their licenses leaving 199 consumer collection agencies licensed as of Dec. 31, 1988.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued to distinguish between secondary mortgage loan licensees who actually grant such loans and those who arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." As of Dec. 31, 1987, 693 secondary mortgage loan licenses were outstanding, of which 255 were "broker only." During 1988, 244 secondary mortgage loan licenses were issued, of which 135 were "broker only." During the same period, 166 licenses were surrendered for cancellation or did not renew, of which 93 were "broker only," leaving 771 licensees as of Dec. 31, 1988, of which 297 were "broker only." Of the 474 lenders licensed as of year end, 54 operated on the same premises as a small loan licensee. During the year, 107 secondary mortgage loan licensees were examined for compliance with the Secondary Mortgage Loan Law (Chapter 646A of the Connecticut General Statututes) and the Truth in Lending Laws.

First Mortgage Lenders

As of Dec. 31, 1987, 259 first mortgage lenders were licensed. During 1988, 55 additional licenses were issued and 52 were surrendered for cancellation or did not renew, leaving 262 first mortgage lenders licensed as of Dec. 31, 1988. Of that total, 27 licensees operated on the same premises as a small loan licensee. During the year, 86 first mortgage lenders were examined for compliance with applicable statutes.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, assistant director, seven field examiners, and five support personnel. The division examines and supervises 106 natural person credit unions and one corporate central credit union.

The division also assists credit unions to insure that directors, officers and committees understand their responsibilities and legal obligations.

Condition and Operating Results

Membership in natural person state-chartered credit unions increased in 1988 to 216,064, an increase of 1.8% from 1987. Number of potential members estimated by the credit union industry is 718,000, an increase of 8.4% from 1987. In 1988, approval was granted to eleven credit unions to expand their fields of membership. Statistically, state chartered credit unions reported assets of $574.0 million, an increase of 4.5% from 1987. Shares grew a modest 3.8% while loans increased by 15.2%. This growth was about the same as 1987 with loan growth out pacing share growth. This brought the loans-to-share ratio for 1988 to 78 per cent, up from 70 per cent a year ago. This is the second consecutive year that loan growth out paced share growth. Real estate secured loans posted the largest increase in loan activity. Loans secured by real estate increased by 47% in 1988, which represents 31% of industry's loan portfolio, followed by auto loans (28%) with the remainder (41%) consisting of various installment loans.

Credit union's net worth structure, which is the total of all reserve accounts (including the Allowance for Loan Losses) increased by 9.3% to $35.6 million. The ratio of net worth-to-assets is now 6.2%, compared with 5.9% for 1987, and 5.5% for 1986. The improvement in the net worth ratio is principally due to the 12.1% increase in statutory reserves and a slow down in asset growth.

During 1988, gross operating income amounted to $57.9 million, a $3.1 million, or 5.5% increase over 1987. Operating expenses amounted to $22.5 million, an increase of $1.8 million. From the $57.9 million of gross earnings, credit unions paid out $32.4 million or $56.1 out to members in dividends, and $6.4 million or 11.0% of gross earnings was distributed to statutory reserves and other net worth accounts.

Of the 106 natural person credit unions, dividend rates paid on regular share accounts varied from 1.0% to 8.0%. Forty-eight paid dividend rates on regular share accounts from 6.0% to 8.0%, and fifty-seven paid rates under 6.0%. Two credit unions did not declare dividends to its membership for 1988.

The average asset size of state chartered credit unions was $5.5 million. Thirty-seven credit unions, on 35% reported assets of $2 million or more, accounted for 92.4% of all assets. The department, in 1988 merged eight credit unions, four into federally chartered credit unions, and four into state chartered credit unions. The mergers occurred due to three plant closings, and five to declining fields of membership. Meriden Industries Credit Union, Inc. was the largest to merge, with $1,013,888 in assets. Co-Operative Credit Union, Inc. having been chartered in 1945 with $62,095 in assets and 56 members was the oldest having been chartered on December 4, 1945. Connecticut State Employees Credit Union, Inc. with assets of $155.5 million and 48,540 members is the largest state chartered credit union, and Citizens Protective Mutual Benefit Association with assets of $14,943 and 33 members was the smallest state chartered credit union.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union. It provides the means by which member credit unions may invest surplus funds and it serves as a lender of funds to member credit unions with excess demand for loans. Constitution State Corporate Credit Union, Inc. also provides credit unions with a large range of financial services that range from VISA and share draft settlement accounts, direct deposit of Social Security and pension checks, variety of loans, electronic transfers, and a variety of investment options.

In 1988, liquidity within member credit unions decreased due to a combination of the modest growth of shares within the credit union industry, and an increase in loan demand. In 1988, investments by member credit unions decreased slightly from $350.4 million to $338.9 million. Loans to member credit unions increased slightly from $6.7 million to $8.6 million. Constitution State Corporate Credit Union, Inc. reported assets of $399.2 million.

Constitution State Corporate Credit Union, Inc. reported gross earnings of $34.0 million. Earnings were distributed as follows; $1.4 million (4.2%) to overhead expenses, $3.9 million (11.4%) interest on borrowed money, $27.5 million (80.7%) was paid out on dividends to its member credit unions. The remaining net earnings of $1.3 million (3.7%) was set aside in the credit union's statutory and other net worth accounts.

Deposit Insurance

Share deposits in all credit unions operating in Connecticut are insured by the National Credit Union Administration to a maximum of $100,000 per account holder.

Credit unions are required to establish a share insurance deposit equal to one percent of total insurable shares. This deposit is recorded as an investment on the books of the credit union. As in previous years, the NCUA share insurance deposit was maintained at a balance equal to one percent of a credit union's total insurable share capital as of June 30, 1988. Credit unions paid no premium for share insurance coverage by the National Credit Union Share Insurance fund in 1988. This is the third year since the recapitalization of the fund in 1984 that the premium has been waived.

Supervision

A revised report of examination introduced in 1986 was modified in 1988. A joint task force comprised of representatives from the National Association of State Credit Union Supervisors and the National Credit Union Administration developed an Examiner's Guide and Core Examination Report which was put in use by the Credit Union Division in 1987 and modified in 1988. The majority of the examinations conducted by the division in 1988 were routine. Directors each received a confidential report of

examination and had an opportunity to discuss the findings with members of the division staff. In addition, several follow-up examinations to monitor progress toward correcting deficiencies and examinations pursuant to mergers were conducted by the division in 1988.

Credit union examiners also attended several training sessions which were made available by the National Credit Union Administration, the National Association of State Credit Union Supervisors, FDIC, and other industry related schooling.

There was one credit union placed into receivership in 1988 with the transfer of property and business assigned to the Commissioner. The Commissioner later issued an order transferring possession of that property and business to a group of Connecticut professionals who expressed interest in reactivating the charter in order to provide credit union services to individuals in the Greater Hartford area. A new credit union, Western's Credit Union, Inc., was issued its license on April 24, 1989. Located on the campus of Western Connecticut State University in Danbury, the credit union will serve students, staff and alumni.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: 1) the registration of Tender Offers, Securities and Business Opportunity programs for sale in Connecticut; 2) Broker-Dealer and Investment Adviser and Agent registration; 3) routine examinations of Broker-Dealer and Investment Adviser registrants; and 4) enforcement of the Connecticut Tender Offer, Securities and Business Opportunity laws.

As of year-end 1988, the division was comprised of a division director, two assistant division directors, eighteen examiners, one Pre-Professional Trainee and ten support personnel.

Activities

Jurisdiction of the Banking Commissioner over the tender offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the Connecticut General Statutes, respectively.

In connection with the securities laws, as of year-end 1988, 49,337 individuals were registered to represent brokerage firms in selling securities and offering management services regarding investments in securities. This represents a 4.24% increase over 1987. Sixty-five percent of those individuals were engaged in the general brokerage business.

In 1988, 4,241 registration statements of issuers of securities prior to their sale in Connecticut were received. Fifty-five registrations by sellers of business opportunity programs were received. Twelve business opportunity registrations were renewed. (See Table 39)

During 1988, 197 securities investigations and 16 business opportunity investigations were completed. Also, during 1988, 42 routine broker-dealer and 27 investment adviser examinations were undertaken. Two hundred and forty-five securities and 21 business opportunity investigations were initiated. Eight cease and desist orders were issued in the business opportunity area compared to a total of four the previous year. Three securities matters were referred for criminal action (See Table 40). Of all the complaints handled and investigations opened, most were resolved on the administrative level prior to their closure.

Many of the administrative resolutions took the form of consent orders wherein the Division sought monetary fines as well as reimbursement of its investigatory costs. The Division found the use of a consent order an effective method supplementing a large array of enforcement tools.

LEGISLATION

During the 1988 session of the General Assembly, the following public acts affecting areas regulated by the Department of Banking were approved and signed into law:

Banks and Savings Institutions

P.A. 88-15, *An Act Concerning Savings Bank Time Deposits* (effective October 1, 1988) amends Section 36-104a of the General Statutes to clarify that savings banks have the authority to receive time deposits from individuals. In addition, the Act eliminates inaccurate statutory references which apply the term "depositor" to sections that do not contain the term.

P.A. 88-26, *An Act Authorizing Bank Pension Funds to Hold Shares in a Bank Investment Company)* (effective October 1, 1988) amends Section 36-96 (12) of the General Statutes to permit savings banks to invest their assets in registered investment companies whose shares are owned by trusts, custodial accounts or similar funding arrangements relating to employee benefit plans maintained by banking institutions.

P.A. 88-42, *An Act Concerning Investments of Savings Banks in Corporations* (effective October 1, 1988) amends Section 36-96 (13) of the General Statutes to require a savings bank to notify the Commissioner in writing 24 hours prior to making any investment in the equity securities of a corporation which would result in the savings bank having invested in the aggregate in 25 percent or more of the equity securities of such corporation.

P.A. 88-59, *An Act Concerning Interlocking Directors, Officers, Employees or Trustees of Certain Holding Companies)* (effective October 1, 1988) expands the provisions in Section 36-9c of the General Statutes on the interlocking of directors, officers, employees or trustees of state chartered depository institutions to prohibit an officer, employee, director or trustee of a holding company that owns, controls or holds a state chartered banking institution from being an officer, employee, director or trustee of any

state or federally chartered banking institution or holding company which is not a parent or subsidiary of such holding company.

P.A. 88-104, *An Act Concerning the Purchase of Securities by Banking Institutions Acting as Fiduciaries* (effective May 2, 1988) adds subsection (c) to Section 45-88 of the General Statutes to authorize a state or federally chartered banking institution acting as a fiduciary to purchase for the ficuciary estate bonds or other securities issued by certain Connecticut governmental entities underwritten by such banking institution or any syndicate which includes such institution or an affiliate of such institution under certain specified conditions.

P.A. 88-174, *An Act Concerning Savings and Loan Holding Companies and Dividends Paid by Capital Stock Banks* (effective October 1, 1988) amends sections 36-552, 36-553 and 36-557 of the General Statutes to authorize New England savings and loan holding companies to acquire Connecticut banking institutions on a reciprocal basis. In addition, the Act expands the scope of Section 36-80 of the General Statutes to address the payment of cash dividends by all capital stock banks and specifies that such banks may not declare dividends except from "net profits" as defined in the Act. Finally, it makes technical amendments to Section 36-193t of the General Statutes.

P.A. 88-224, *An Act Concerning the Concentration of Banking Resources* (effective October 1, 1988) amends Sections 36-553, 36-554, 36-555(a) and 36-556(a) of the General Statutes to require the Commissioner to consider whether the benefits to the public clearly outweigh the possible adverse effects prior to approving an interstate establishment, acquisition, merger, consolidation or purchase of stock or assets. The Commissioner cannot approve any such transaction if it would result in a monopoly, would attempt to monopolize the business of banking in Connecticut, would substantially lessen competition or would be in restraint of trade, unless the Commissioner finds that the probable effect of the transaction in meeting the convenience and needs of the community outweighs the anticompetitive effects of the proposed transaction. In addition, the Act requires the Banking Commissioner to adopt regulations setting specific standards for the approval of any such merger, consolidation or acquisition.

P.A. 88-251, *An Act Concerning the Disclosure of Financial Records* (effective October 1, 1988) amends Section 36-91 of the General Statutes to provide that a customer whose financial records have been subpoenaed shall have standing to challenge the subpoena by filing an application in court.

Consumer Credit

P.A. 88-14, *An Act Concerning the Records of Secondary Mortgage Loan Licensees* (effective October 1, 1988) amends Section 36-224g of the General Statutes to require secondary mortgage loan licensees acting as lenders to

retain records of loan transactions for not less than one year from date of final payment to the licensee and licensees acting as brokers to retain such records for not less than two years from the date of the transaction, unless a longer period is required by another provision of law.

P.A. 88-271, *An Act Concerning a Creditor's Lien Position on Home Equity Lines of Credit, amends Section 49-2 (c) of the General Statutes* (effective October 1, 1988) to give home equity lines of credit, under certain conditions, the same protection with respect to lien priority as commercial revolving loans and letters of credit. The Act also amends Section 49-2c of the General Statutes (effective January 1, 1989) to require mortgage servicing companies to pay interest on escrow accounts maintained in connection with a mortgage loan if such loans are sold within one year for loans entered into on or after October 1, 1977, and before January 1, 1989, and six months for loans entered into on or after January 1, 1989, and such company continues to service the loan beyond such specified periods.

Credit Unions

P.A. 88-30, *An Act Concerning the Investment Powers of Credit Unions* (effective October 1, 1988) amends Section 36-203d of the General Statutes to authorize credit unions to invest funds in debt obligations other than bonds issued or fully guaranteed as to principal and interest by the United States or any of its agencies or instrumentalities and, subject to the prior approval of the Commissioner, any other investment the Commissioner deems appropriate.

P.A. 88-46, *An Act Concerning Mortgage Loans to Credit Union Members* (effective October 1, 1988) amends Section 36-198b(a) of the General Statutes to exempt a loan secured by the primary residence of a credit union member from the general requirement that real property securing such loan be located within 25 miles of the office of the credit union.

P.A. 88-81, *An Act Concerning the Central Credit Union* (effective April 20, 1988) amends Section 36-196d of the General Statutes to require the board of directors to appoint a supervisory committee and prescribes the composition of the committee. It also authorizes the central credit union to invest its surplus funds in repurchase transactions involving any investments which are permitted for the central credit union and purchase certain loans from any credit union and hold or resell such loans. Additionally, it permits the central credit union to offer varying maturities and dividend rates on members' investments and contribute to reserves, in lieu of the amount required by state law, such greater amount as may be required by a federal agency exercising jurisdiction over the central credit union. Finally, the Act provides the order of creditor priority in the event of liquidation of the central credit union.

Securities and Business Investments

P.A. 88-208, *An Act Concerning the Connecticut Uniform Securities Act* (effective October 1, 1988) clarifies that the definition of "investment adviser agent" in Section 36-471(g) of the General Statutes denotes an individual and that an element of the definition includes the direct or indirect receipt of compensation or other remuneration for soliciting business for the investment adviser and that the definition of "security" in Section 36-471(m) includes interests of limited partners in a limited partnership. The Act also expands the grounds for the denial, suspension or revocation of any registration under Section 36-484(a) to include a bar from association issued by the Securities and Exchange Commission or the Commodity Futures Trading Commission and certain sanctions issued by self-regulatory organizations and extends from 30 to 180 days the time within which certain revocation proceedings must be initiated. The Act clarifies that the exemption in Section 36-490(a)(8) does not extend to initial public offerings and amends Section 36-495(b) to permit the Banking Commissioner to issue subpoenas in Connecticut at the request of another state if the activities concerning which the information is sought would constitute a basis for an investigation or proceeding under the Connecticut Uniform Securities Act had the activities occurred in Connecticut. Finally, the Act also corrects an inaccurate statutory reference in Section 36-502(f) and extends the provision to cover investment adviser agents.

P.A. 88-339, *An Act Concerning the Connecticut Business Opportunity Investment Act* (effective October 1, 1988) amends Section 36-506(b) of the General Statutes to require additional information to be included in the disclosure document which a seller must provide to a prospective purchaser-investor. The Act amends Section 36-508 of the General Statutes to require that the registration filed with the Commissioner include a copy of the table of contents of any operations manual to be provided to the purchaser-investor and contain a sworn statement by the seller that the information in the application is true to the seller's knowledge. Finally, the Act amends Section 36-521 of the General Statutes to clarify that a renewal registration consists of a full updated application.

Miscellaneous

P.A. 88-65, *An Act Concerning Technical Revisions to the Banking Statutes* (effective October 1, 1988) and P.A. 88-364, *An Act Concerning the Revisor's Technical Corrections to the General Statutes and to Certain Public and Special Acts* (effective June 8, 1988) make technical amendments to various sections of the General Statutes.

P.A. 88-150, *An Act Concerning Fees for Investigating and Processing Applications Filed with the Commissioner of Banking* (effective October 1, 1988) amends Sections 36-12a, 36-224e, 36-228, 36-257, 36-440f, 36-490, 36-521 and 36-534 of the General Statutes. The Act increases certain existing

licensing and application processing fees and establishes fees for certain applications such as those for reorganizations, satellite devices and relocations. It also eliminates half-year license fees and makes license fees nonrefundable for first mortgage lenders, second mortgage lenders and brokers, small loan companies, sales finance companies and consumer collection agencies. The Act also makes several technical changes.

P.A. 88-200, *An Act Concerning Check Cashing Services* (effective October 1, 1988) regulates check cashing services and generally prohibits any person or entity from engaging in the business of cashing checks, drafts or money orders for consideration without obtaining a license from the Commissioner of Consumer Protection.

P.A. 88-317, *An Act Concerning Amendments to the Uniform Administrative Procedure Act* (effective July 1, 1989) makes amendments to provisions of the Uniform Administrative Procedure Act which include changes in definitions of terms, procedures for adoption of proposed regulations, contested cases, declaratory judgment actions and appeals of agency decisions.

P.A. 88-350, *An Act Concerning Approval of Certain Business Combinations* (effective June 7, 1988) prohibits a Connecticut stock corporation which has its principal executive offices or significant business operations located in Connecticut or has a significant financial relationship with one or more businesses located in Connecticut from engaging in any merger, consolidation, liquidation, sale, lease, exchange, mortgage, pledge, transfer or other "business combination" as defined in the Act, for a period of five years after such person becomes an "interested stockholder." The Act amends Section 33-313 of the General Statutes to require members of boards of directors of corporations to consider several factors, such as the interests of a corporation's employees and communities, when considering certain transactions involving the sale of all or substantially all of a corporation's assets. Directors who consider such factors are granted immunity from liability by reason of being or having been a corporate director. In addition, the Act creates an exception to the provision in Section 33-326 of the General Statutes requiring a corporation to call a special shareholders meeting if requested by at least 10 percent of the shareholders. Finally, the Act establishes a Connecticut Partnership Compact and provides for the composition of its members.

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AMITY BANK
Incorporated 1964

ASSETS: $176,364,000

EXECUTIVE OFFICERS: Senior Vice-President and Treasurer, Edward J. Maloney, Jr.; Secretary, Louise Ford.

DIRECTORS: Chairman Fred Nives, Michael Adanti, Alex Alexiades, John J.C. Herndon, Eugene T. Leavy, Gloria Schaffer, Robert A. Slavitt.

MAIN OFFICE: 128 Amity Road, Woodbridge, CT 06525

BRANCHES: 4 (Branford, New Haven, Norwalk, Stamford)

BANK OF BOSTON CONNECTICUT
Incorporated 1854

ASSETS: $2,680,338,000

EXECUTIVE OFFICERS: *President, Paul N. Vonckx Jr.;* Senior Vice President, Louis H. Ulizio Jr.; Executive Vice President and Secretary, Joseph Carlson II; Executive Vice President, Bruce A. Wilson; Executive Trust Officer, Tyler Baldwin; Senior Vice President and Controller, Edmund J. Behan; Senior Vice President and Treasurer, Raymond Gorman Jr.

DIRECTORS: Chairman Paul N. Vonckx, Jr., Thomas E. Bennett, Jessie G. Bradley, John R. Caruso, Norman Cohen, Richard W. Dalrymple, Victor H. Frauenhofer, Charles K. Gifford, Charles W. Henry, Frederick O. Hoerle, Vincent B. Largay, Margaret W. Lawson, Leonard F. Leganza, Anthony J. Lombard, Arthur J. LoVetere, Edward L. Marcus, Russell G. McMillen, John A. Michaels, Daniel J. Miglio, Lance R. Odden, G. Bradford Palmer, Jr., William J. Pape II, William F. Partridge, Carl A. Peterson, Albert E. Reavill, Jr., Harry F. Rice, Jr., David C. Robinson, Michael G. Sendzimir, Louis H. Ulizio Jr.

MAIN OFFICE: 81 West Main St., Waterbury, CT 06702

BRANCHES: 52 (Bloomfield, Branford, Bridgeport, Bristol, Brookfield, Cheshire, Danbury, Derby, East Hartford, East Haven, Farmington - 2, Guilford, Hamden, Hartford - 2, Meriden - 2, Middlebury, Milford, Naugatuck, New Haven - 4, New Milford - 2, North Haven, Plainville, Southbury - 2, Southington, Thomaston, Torrington - 3, Trumbull, Wallingford, Waterbury - 4, Watertown, West Hartford - 2, West Haven -2, Wethersfield, Wolcott, Woodbury, Grand Cayman Island (BWI), London, England.

THE BANK OF DARIEN
Incorporated 1985

ASSETS: $78,005,000

EXECUTIVE OFFICERS: *President, James E. Banks;* Vice President and Treasurer, Kevin E. Gage; Senior Vice President, John E. Stripp; Vice President and Controller, Robert A. Foote, Jr.

DIRECTORS: Chairman John C. Emery Jr., Richard A. Allen, John H. Cavanaugh, Arnold H. Libner, Joseph G. McIntyre Jr., Nicholas J. Mercede, Douglas D. Milne III, Theodore F. Shaker, Etta M. Stanko, Charles E. Waggner, Robert O. White, Stephen F. Zangrillo.

MAIN OFFICE: 20 West Avenue, Darien, CT 06820

BANK OF EAST HARTFORD
Incorporated 1987

ASSETS: $33,899,000

EXECUTIVE OFFICERS: *President, Warren H. Sullivan,* Executive Vice President and Treasurer, Kazik L. Skoczylas; Vice President, Douglas G. Twele.

DIRECTORS: Chairman Harold T. James, Kevin P. Brown, Thomas E. Conran, Esther B. Clarke, Roland G. LaBonte, Eliott S. Zieky, Eric L. Small, Antonio Reale, Warren H. Sullivan.

MAIN OFFICE: 290 Roberts St., East Hartford, CT 06108

THE BANK OF MYSTIC, INC.
Incorporated 1986

ASSETS: $51,645,000

EXECUTIVE OFFICERS: *Vice Chairman, Anthony P. Halsey;* President, Charles A. O'Malley III; Senior Vice President, Paul A. Suprin; Vice President and Treasurer, Peter Kirk.

DIRECTORS: Chairman A. Searle Field, Timothy D. Bates, Charles D. Beaumont, Joseph H. Brustolon, Stanley Cohen, Peter Guille Jr., Anthony P. Halsey, John P. Holstein, Charles R. Klewin, Jon T. Kodama, Raymond L. Langfield, David P. Lauler, Dan W. Lufkin, Peter Matthews, Charles A. O'Malley III, Joyce Olson Resnikoff, John M. Spicer.

MAIN OFFICE: 12 Roosevelt Ave., Mystic, CT 06355

THE BANK OF NEW HAVEN
Incorporated 1979

ASSETS: $218,460,000

EXECUTIVE OFFICERS: *President, George M. Dermer;* Executive Vice Presidents, Charles K. Krolides, Lorraine K. Young; Senior Vice President, John F. Trentacosta; Vice Presidents, Lynndel M. Bartulis Jr., Dominic J. Caiafa, Barbara A. Cunningham, Frank A. Gentilesco, Joseph A. Guardo, Brian Mons, Richard H. Peck, Hannalore Voets.

DIRECTORS: Chairman George M. Dermer, Richard L. Ades, Martin R. Anastasio, John Colleran, Thomas N. Donegan, Robert M. D'Onofrio, Victor B. Hallberg, Theodore F. Hogan Jr., Charles K. Krolides, Lawrence M. Liebman, Carl M. Porto, Joshua Sandman, Stanley Scholsohn, Alexander R. Shove, John F. Trentacosta, Lorraine K. Young.

MAIN OFFICE: 209 Church St., New Haven, CT 06510

BRANCHES: 6 (Hamden, Milford, New Haven - 3, Orange)

THE BANK OF SOUTHEASTERN CONNECTICUT
Incorporated 1985

ASSETS: $64,849,000

EXECUTIVE OFFICERS: *President, Joseph M. Stellato;* Senior Vice President, Nan K. Crowley; Vice President and Comptroller, Michael K. Meakem; Vice Presidents, D. Michael McCurdy, Dennis R. Peterson.

DIRECTORS: Chairman Martin Gottesdiener, John Antonino, Lawrence J. Bettencourt, George K. Boyer, Rudolph I. Chieka, Thomas G. Faria, Joseph M. Stellato, Martin J. Sullivan.

MAIN OFFICE: 716 Broad Street Extension, Waterford, CT 06385

BRANCHES: 1 (Groton)

BANK OF SOUTHINGTON
Incorporated 1985

ASSETS: $44,505,000

EXECTIVE OFFICERS: *President, Joseph E. LaPlume;* Senior Vice Presidents, Arnaldo J. Marinelli, Ronald M. Moskwa.

DIRECTORS: Chairman Roman F. Garbacik, Joseph Calvanese Jr., Ralph M. Carbone, Harold Charette, Nicholas DePaola, Zigmon Duksa, Philip Ferraro, Joseph E. LaPlume, Jean G. Martin, Louis Matarazzo, Elizabeth C. Milo, James Pryor, Benjamin Rubin, Ronald Serafino.

MAIN OFFICE: 130 North Main Street, Southington, CT 06498

BANK OF STAMFORD
Incorporated 1981

ASSETS: $154,614,000

EXECUTIVE OFFICERS: *President, Dominick Uva Jr.;* President, Daniel M. Gewant; Senior Vice President, Thomas H. Williams; Vice President and Treasurer, Daniel C. Rosa; Vice Presidents, Gary W. Biros, Gary J. Cortese, Richard J. Kliff, John A. Kuchta, James W. Wood.

DIRECTORS: Chairman Dominick Uva Jr., Daniel M. Gewant, Robert Kennedy, L.F. Lionetti, Julius M. Markiewicz, Robert P. Masotti, Hugh O'Connell, Genaro J. Rubino, Carl W. Shanahan, Cresenzo A. Signore, Joseph J. Tooher Jr., Richard Uva.

MAIN OFFICE: 45 Prospect St., Stamford, CT 06904

BANK OF WATERBURY

Incorporated 1985

ASSETS: $57,642,000

EXECUTIVE OFFICERS: *President, Walter A. Morrissey;* Executive Vice President, John L. Lutkus; Senior Vice Presidents, Richard W. Dennison, Michael R. Nemetz.

DIRECTORS: Chairman John B. Sullivan, Salvatore A. Ali, Frank Bochicchio, William J. Brick, Thomas P. Brunnock, George T. Carrah, Joseph R. Carrah, Jaci Carroll, M. Martin DiCorpo, Leonard Margolis, Walter A. Morrissey, Frank G. Regan, Angelo P. Tedesco.

MAIN OFFICE: 255 Bank St., Waterbury, CT 06722

BROOKFIELD BANK

Incorporated 1987

ASSETS: $50,844,000

EXECUTIVE OFFICERS: *President, Anthony F. Andronaco;* Senior Vice President, Daniel P. Kodz; Vice President, Gary W. Potmesil.

DIRECTORS: Chairman Frederick V. Miller Sr., Anthony F. Andronaco, James I. Beers, Carl Borodenko, James M. Davenport, Albert E. Dexter Jr., Edward S. Fried, Karen P. Nohe, Dominick A. Pagano, William Vivian, Frank Zullo.

MAIN OFFICE: 246 Federal Road, Brookfield, CT 06804

CANDLEWOOD BANK AND TRUST COMPANY

Incorporated 1986

ASSETS: $31,190,000

EXECUTIVE OFFICERS: *President, Henry Bessel;* Vice Presidents, William Caron, Marcia M. Favreau; Secretary, Roger Wise; Treasurer, Philip Cammarano.

DIRECTORS: Chairman Louis Funk Jr., John Arizzi, Henry Bessel, Robert Blank, Philip Cammarano, Nancy K. Dolan, John V. Fava, Veronica J. Fehling, Richard T. Johnson, John Kawulicz, Edward Mohr, Mark S. Prince, John J. Scholl, John H. Stetson, Roger C. Wise.

MAIN OFFICE: 100 Route 37, New Fairfield, CT 06812

CHESTER BANK

Incorporated 1914

ASSETS: $193,167,000

EXECUTIVE OFFICERS: *President, Robert D. Mitchell;* Executive Vice President, Bruce H. Watrous; Vice President and Treasurer, Douglas J. Pierce; Vice President, William P. Blaauboer; Secretary, Peter J. Tiezzi Jr.

DIRECTORS: Chairman Robert D. Mitchell, Raymond E. Archambault, Richard J. Bates, Anthony J. DePalmer, Richard R. Daniels Sr., Geoffrey L. Jacobson, Robert L. Johnson, W. Michael McCulley, Roycroft A. Monte, Sisto D. Radicchi, Bruce H. Watrous, Michael J. Wells, Robert W. Woodstock, Daniel J. Zanardi.

MAIN OFFICE: 203 Route 154, Chester, CT 06412

BRANCHES: 3 (Chester, East Haddam, Essex)

CITYTRUST

Incorporated 1848

ASSETS: $2,589,519,000

EXECUTIVE OFFICERS: *President, Irwin Engelman;* Vice Chairman, Reid C. Spencer; Executive Vice President, Edward J. McNabb; Senior Executive Vice Presidents, Peter G. Dahl, M. James Geraghty, Murray H. Morse Jr.; Francis J. Wiatr; Executive Vice Presidents, Stephen P. Boyle, John D. Wemmlinger; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Robert F. Cahill; Secretary, Frank W. Estes.

DIRECTORS: Chairman George F. Taylor, Robert C. Baldwin, Walter Baum, Cameron Clark Jr., Robert W. Dixon, Irwin Engelman, Marion S. Kellogg, Hubert T. Mandeville, Leonard J. Massello, E. Cortright Phillips, Charles Spencer III, Reid C. Spencer, Ernest C. Trefz, Craig E. Weatherup.

MAIN OFFICE: 961 Main St., Bridgeport, CT 06601

BRANCHES: 42 (Bethel, Bridgeport - 4, Brookfield, Cheshire, Danbury - 2, Darien, Fairfield - 3, Greenwich - 2, Hartford, Middlebury, Milford, Monroe, Naugatuck, New Haven - 2, Newtown, North Haven, Norwalk, Ridgefield, Shelton, Stamford - 2, Stratford - 2, Trumbull, Wallingford, Waterbury - 3, Watertown, West Hartford - 2, Westport, Wilton - 2)

CONNECTICUT COMMUNITY BANK
Incorporated 1977

ASSETS: $58,703,000

EXECUTIVE OFFICERS: *President, Robert J. Oca;* Senior Vice President, James E. Calkins; Vice President and Treasurer, Peter Walter; Vice Presidents, Rocco Benvenuto, Emanuel Terenzio; Controller, Sheila Rothman.

DIRECTORS: Chairman Stanley Rand III, Robert P. Adler, James E. Calkins, Richard E. Deutsch, Steven M. Folb, Frank S. Gilbride II, Kenneth S. Ginsberg, Burton Hoffman, Richard F. Kriskey, Arthur Marciano, Robert J. Oca, Ruth L. Sims, Lois Sontaq, Thomas S. Ward Jr.

MAIN OFFICE: 100 Mason St., Greenwich, CT 06830

BRANCHES: 2 (Greenwich, Stamford)

CONNECTICUT VALLEY BANK
Incorporated 1987

ASSETS: $12,541,000

EXECUTIVE OFFICERS: *President, Mithu G. Sadarangani;* Senior Vice Presidents, Dennis G. Chase, Dominic Palumbo.

DIRECTORS: Chairman Douglas B. Pierson Sr., Jethanand T. Advaney, Roger J. Beit, Enza M. Cubeta, Arthur Director, William A. Ferrigano, Robert C. Fusari, George P. Hazerjian, Mary Ellen Klinck, Peter Kukreja, Nari Lakhaney, Dean P. Markham, Robert M. Maron, K. Alexander Paddyfote, Frank J. Romeo Jr., Mithu G. Sadarangani, Frank M. Shuch, Joseph J. Vinci Sr., Norman R. Wilion.

MAIN OFFICE: 29 Berlin Rd., Cromwell, CT 06416

THE EQUITY BANK
Incorporated 1987

ASSETS: $53,267,000

EXECUTIVE OFFICERS: *Chairman, Leo J. Veilleux;* President, Frank A. Falvo; Executive Vice President, Joseph R. Lupacchino, Jr.; Vice President, John J. Slavin.

DIRECTORS: Chairman Leo J. Veilleux, Frank S. Chuang, Gary J. DeNino, Theodore Epstein, Frank A. Falvo, John P. Furey, Joseph Gaudiano, Charles D. Gersten, John R. Harvey, Stephen E. Korta III, Joseph R. Lupacchino Jr., James A. Pohlman, Edward Talarski.

MAIN OFFICE: 1160 Silas Deane Highway, Wethersfield, CT 06109

FAIRFIELD FIRST BANK & TRUST COMPANY
Incorporated 1984

ASSETS: $49,715,000

EXECUTIVE OFFICERS: *President, Anthony J. Carriera, Jr.;* Senior Vice President, Thomas F. Gill.

DIRECTORS: Chairman Peter G. Doyle, Stephen A. Bassock, Anthony J. Bravo, Anthony J. Carriera Jr., Ralph L. DePanfilis, Thomas F. Gill, Herbert E. Harrington Jr., James C. Houston, Jay C. Huffard, Robert B. Morin, Norman M. Rappoport, Maurice Thompson Jr.

MAIN OFFICE: 2000 Post Road, Fairfield, CT 06430

FIRST BANK OF WEST HARTFORD
Incorporated 1987

ASSETS: $52,539,000

EXECUTIVE OFFICERS: *President, William McDougall;* Senior Vice President and Secretary, Joseph J. Nastri; Senior Vice President and Treasurer, Stephen S. Stack.

DIRECTORS: Chairman Richard Ruberstein, Marc C. Abrahms, Gerald P. Barrieau Sr., David A. Brown, Bruce A. Fischman, E. Clayton Gengras Jr., Melvin Y. Gershman, Samuel K. Lavery, William McDougall, Robert F. Rossini, Joan L. Rusconi, Lawrence H. Rustin, George A. Scott, Howard J. Siegal, Michael P. Solimene, Edward N. Zieky.

MAIN OFFICE: 1245 Farmington Ave., West Hartford, CT 06107

FOUNDERS BANK
Incorporated 1984

ASSETS: $87,326,000

EXECUTIVE OFFICERS: *President, Leo M. Connors;* Executive Vice President, Stephen W. Mirabella; Senior Vice Presidents, Frank A. Noto Jr., Richard J. DeMayo; Treasurer, Richard J. Guandalini; Secretary, Arneta K. Dow.

DIRECTORS: Chairman Richard B. Buckley, Salvatore P. Carabetta, Max G. Carter, Leo M. Connors, Arneta K. Dow, George W. Edwards Jr., Michael J. Fiondella Jr., Dominic J. Galardi, Norman W. Gavin, Richard J. Guandalini, Vasant B. Khachane, Donald P. Miller, Donald P. Parson.

MAIN OFFICE: 27 Elm St., New Haven, CT 06508

BRANCHES: 1 (Meriden)

THE GLASTONBURY BANK & TRUST COMPANY
Incorporated 1919

ASSETS: $268,348,000

EXECUTIVE OFFICERS: *President, John H. Hamby Jr.;* Executive Vice President, James Uccello; Senior Vice President and Treasurer, Allen L. Nielsen.

DIRECTORS: Chairman John H. Hamby Jr., Loren J. Andreo, Ronald E. Bourbeau, Camille Bushnell, Alfred N. DeGemmis, Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Michael P. Price, Edward J. Sharr, Mark A. Sheptoff, Graham A. Tyrol, James Uccello.

MAIN OFFICE: 2461 Main St., Glastonbury, CT 06033

BRANCHES: 7 (Colchester, East Hartford, Glastonbury - 3, Portland, Rocky Hill)

HERITAGE BANK
Incorporated 1988

ASSETS: $9,747,000

EXECUTIVE OFFICERS: *President, Peter Capozzi;* Vice Presidents, Beverly Fetzko, Marion L. Miller.

DIRECTORS: Chairman, Steven A. Fournier, Richard C. Bozzuto, Peter Capozzi, Nicholas J. Colangelo, Raymond T. Cruess, Peter F. Culhane, Conrad G. Fleisher, Judith T. Long, Donald W. McGill, James B. Mullen Jr., Franklin G. Pilicy, Novello E. Ruggiero, Paul D. West.

MAIN OFFICE: 689 Main St., Watertown, CT 06795

THE HOUSATONIC BANK & TRUST COMPANY
Incorporated 1976

ASSETS: $92,737,000

EXECUTIVE OFFICERS: *President, James F. Rogers III;* Treasurer and Controller, James M. Judd; Vice Presidents, Lawrence S. Commune, Richard DeMusis, Bruce E. Hanson, Joseph G. Lang, Jr.

DIRECTORS: Chairman Henry F. Healey Jr., Arnold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, John A. Frey, Guy J. Greco, Charles J. Greene, Sidney H. Joseph, Lawrence A. Pirritino, Frank Rapp, James F. Rogers III, E. James Uberti, Peter J. Vartelas, Joel M. Young.

MAIN OFFICE: Division Street, Ansonia, CT 06401

BRANCHES: 2 (Cheshire, Orange)

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

ASSETS: $31,669,000

EXECUTIVE OFFICERS: *President, Hermon B. Tripp;* Executive Vice President, Leonard T. Stavrou; Vice Presidents, Raymond Andersen Jr., John C. Lucey; Secretary, Donald Ouillette.

DIRECTORS: Chairman Hermon B. Tripp, Raymond Andersen Jr., William Demicco, Earl Gilbert Jr., F. Robert LaSaracina, John C. Lucey, Donald Ouillette, Jerome Zuckerbraun.

MAIN OFFICE: 28 Main St., Jewett City, CT 06351

LAFAYETTE BANK & TRUST COMPANY
Incorporated 1964

ASSETS: $298,854,000

EXECUTIVE OFFICERS: *President, Andrew A. DelGrego;* Senior Vice President and Controller, Paul V. Erwin; Senior Vice Presidents, Elizabeth H. Barnston; Thomas W. Keefe, Thomas J. Prall Jr.; Executive Vice Presidents, Roland E. Ream, Jerome J. Whalen.

DIRECTORS: Chairman Lawrence B. Schwartz, Andrew A. DelGrego, Louis J. Gladstone, Alfred Goldreyer, Donald W. Harrison, Roderick C. McNeil III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Daniel B. Smith, Henry S. Stern, Kenneth F. Zarrilli.

MAIN OFFICE: 345 State St., Bridgeport, CT 06601

BRANCHES: 11 (Bridgeport - 6, Fairfield, Stratford - 2, Trumbull, Westport)

THE LANDMARK BANK
Incorporated 1984

ASSETS: $258,739,000

EXECUTIVE OFFICERS: *President, Louis W. Bossie;* Executive Vice President, Norman R. St. Amand; Senior Vice President and Treasurer, Gary A. Laurito.

DIRECTORS: Chairman Preston F. Harding, Gary Blonder, Richard P. Boccaccio, Louis W. Bossie, Michael G. Economos, Arthur T. Foote, Melvin H. Gerrol, Michael I. Ginsberg, Robert H. Haines III, Jeffrey S. Hoffman, Theodore N. Kaplan, M. Patricia McVane, Martin C. Noreika, Anthony P. Parrotta, Richard Rangoon, John J. Redden, Kenneth S. Schwartz, Philip A. Shelton, Ben Sisti, William H. Stevenson.

MAIN OFFICE: One City Place, Hartford, CT 06103

BRANCHES: 4 (East Hartford, Hartford - 2, West Hartford)

MANCHESTER STATE BANK
Incorporated 1970

ASSETS: $94,598,000

EXECUTIVE OFFICERS: *President and Treasurer, Nathan C. Agostinelli;* Executive Vice President, Joseph Schauster; Senior Vice President, Stanley J. Jarvis; Vice Presidents, Richard R. Lauzier, William H. Fraser; Secretary, Ronald Jacobs.

DIRECTORS: Chairman Andrew Ansaldi Jr., Paul J. Aceto, Nathan G. Agostinelli, Stephen J. Cavagnaro Sr., Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski Sr., Samuel P. Pierson, Joseph Schauster, Edward J. Tomkiel.

MAIN OFFICE: 1041-1043 Main St., Manchester, CT 06040

BRANCHES: 2 (Manchester - 2)

THE MERCHANTS BANK AND TRUST COMPANY
Incorporated 1917

ASSETS: $336,850,000

EXECUTIVE OFFICERS: *Chairman, J. Robert Newman;* President, Larry L. Bentley; Executive Vice Presidents, John H. Jevne, Leonard R. Volpe.

DIRECTORS: Chairman J. Robert Newman, Larry L. Bentley, Rex D. Cross, Maurice E. Devine, Russell Frost III, John J. Gardella, John J. Jeven, Stewart J. Leonard, John R. Mitchell, Thomas F. O'Connor, B. William Plotkin, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

MAIN OFFICE: 59 Wall St., Norwalk, CT 06852

BRANCHES: 6 (Danbury, Norwalk - 4, Seymour)

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY
Incorporated 1889

ASSETS: $32,548,000

EXECUTIVE OFFICERS: *Chairman, William C. Kilroy;* President and Secretary, Newell S. Sly; Vice President and Treasurer, Robert G. Gattilia.

DIRECTORS: Chairman William C. Killroy, Robert E. Estabrook, John J. Gorman Sr., Cynthia A. Gutierrez, O. Clarence Hugo, Jere M. Johnson, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi, Newell S. Sly.

MAIN OFFICE: 1295 East Main St., Meriden, CT 06450

BRANCHES: 2 (Meriden)

NEW CANAAN BANK & TRUST COMPANY
Incorporated 1975

ASSETS: $108,693,000

EXECUTIVE OFFICERS: *President, Thomas W. Lynn,* Executive Vice President, Robert H. Winstanley; Senior Vice President and Treasurer, Anne M. Pember; Vice Presidents, William H. Larrabee, Alexander Turovetz, David VanBuskirk; Controller, Patricia A. Walker; Secretary, Joseph J. Rucci Jr.

DIRECTORS: Chairman John R. Pfeffer, Richard L. Ahern, Emil F. Ayssen, Gordon A. Fox, E. Clark Grimes, Hugh Halsell, Michael D. Hobbs, Daniel S. Jones, Thomas W. Lynn, Robert E. Mallozzi Jr., Thomas K. Myers, Robert E. Nielsen, Frances Frost Overlock, Steven S. Pfeffer, John W. Pickering Jr., Joseph J. Rucci Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Robert B. Stewart, Marguerite L. Stinchfield, Alexander Turovetz, Robert H. Winstanley.

MAIN OFFICE: 208 Elm St., New Canaan, CT 06840

NEW ENGLAND BANK & TRUST COMPANY
Incorporated 1971

ASSETS: $178,191,000

EXECUTIVE OFFICERS: *Chairman, Barry R. Loucks;* President and Treasurer, Raymond G. Halsted; Vice Presidents, Harry V. Burt, Jr., Ronald J. Ostafin; Secretary, George A. Colli Jr.

DIRECTORS: Chairman Barry R. Loucks, Wilson M. Alford, Tadeus J. Buczkowski, John C. Carmon, John A. Coccomo Sr., George A. Colli Jr., Lester R. Daddario, Mary L. Endee-Peters, Dominic J. Ferraina, Russell A. Ferrigno, Hurlburt H. Frew, Raymond G. Halsted, John H. King, Edwin A. Lassman, John H. Narkiewicz, Benzion D. Sasportas, Morton L. Shoham, Edward J. Szewczyk, Paul H. Wabrek, Walter R. Whelan.

MAIN OFFICE: 176 Broad St., Windsor, CT 06095

BRANCHES: 6 (East Windsor, Ellington, Enfield, Somers, Suffield, Windsor)

NEW HAVEN MERCHANTS BANK
Incorporated 1985

ASSETS: $50,886,000

EXECUTIVE OFFICERS: *Chairman, F. Patrick McFadden, Jr.;* President, David G. Dickinson; Vice President, Treasurer and Secretary, Patrick J. Fitzgerald.

DIRECTORS: Chairman, F. Patrick McFadden Jr., Stephen P. Ahern, David G. Dickinson, Michael L. Feinberg, Karl J. Jalbert, David Leoni, Kenneth N. Musen, Barbara L. Pearce, James K. Sabshin, Leonard D. Shwartz, Raymon S. Sterman, Leonard F. Suzio, Jr., Cheever Tyler, Vilo M. Vizziello.

MAIN OFFICE: 809 Chapel Street, New Haven, CT 06509

THE NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

ASSETS: $207,962,000

EXECUTIVE OFFICERS: *President, Donald H. Broderick;* Executive Vice President, Daniel W. Kelly Jr.; Vice President and Treasurer, Deborah L. Fish.

DIRECTORS: Chairman, Jack W. Straub, Donald H. Broderick, Norman Flayderman, Lawrence S. Greenhaus, Ruth Henderson, Paul V. Hulton, Victor F. Lautier, Robert W.X. Martin, Norbert E. Mitchell, Henry Perlowsky, Thomas J. Scozzafava Jr., Walter G. Southworth, Edward E. Tierney.

MAIN OFFICE: 55 Main St., New Milford, CT 06776

BRANCHES: 4 (Bridgewater, Kent, New Milford - 2)

THE NORTH AMERICAN BANK & TRUST COMPANY
Incorporated 1973

ASSETS: $201,327,000

EXECUTIVE OFFICERS: *Chairman, Sheldon L. Pollock;* President, Robert E. Maloney; Executive Vice President and Treasurer, Morris Eisenberg; Vice Presidents, John Bernier, Jeanne Gilbert, James Kenney, Janet Lamontagne, Ted Laskowski, Jesse McAnally, Robert Pelliccia, Clifford Satkunas, Bruce Taylor, Roberta Maraczi, Joseph Zdanowicz.

DIRECTORS: Chairman Sheldon L. Pollock, George F. Enhorning, Leon G. Farr, John T. Garthwait, Maurice Janazzo, Robert E. Maloney, E. John Manca, I. Sidney Milwe, Irving Morris, Manuel Nunes, Henry Paparazzo, Donald J. Rinaldi, Thomas E. Walshe, Nelson Zackin.

MAIN OFFICE: 1151 Stratford Ave., Stratford, CT 06497

BRANCHES: 9 (Bristol, Monroe, Southbury, Stratford, Waterbury - 3, Wolcott - 2)

THE NORWALK BANK
Incorporated 1986

ASSETS: $72,766,000

EXECUTIVE OFFICERS: *President, Emmett G. Murphy;* Senior Vice President, Thomas W. Stevenson; Treasurer, Ian McMahon; Secretary, Thomas J. Mitchell.

DIRECTORS: Chairman, Frank J. Cooke, Patsy Breschi, H. Carroll Brooke III, Donald A. Byington, William J. Fox, Sheldon R. Gawiser, F. William Grumman Jr., Harriet Haffner, Chris P. Handrinos, Arthur W. Hooper Jr., Francis E. Jones, Jerome L. Klein, James P. Leahy, Barbara LeBlanc, Charles S. Marshall, Emmett G. Murphy, Reginald F. Pierce III, Steven Seeberg, Brian E. Skinner, Walter A. Stewart Jr., Ronald J. Theissen.

MAIN OFFICE: 495 Westport Avenue, Norwalk, CT 06851

THE PUTNAM TRUST COMPANY OF GREENWICH
Incorporated 1914

ASSETS: $467,197,000

EXECUTIVE OFFICERS: *Chairman, Donald R. Blair;* Executive Vice President and Treasurer, John H. Kuck; Senior Vice Presidents, John T. Gallagher, Haven A. Knight, James F. McLean, John A. Murray; Senior Vice President and Secretary, Wm. Richard Moller Jr.

DIRECTORS: Chairman Donald R. Blair, Robert H. Clark Jr., George F. Clements Jr., Frank J. Coyle, Philip M. Drake, R. Michael Dunne, Desmond G. Fitzgerald, Whitman Hobbs, Mary Grant Lynch, Emil Mosbacher Jr., Gordon W. Reed, Arthur J. Santry Jr., David W. Wallace, Joan M. Warburg, Clark M. Whittemore Jr., Joseph S. Wilcox Jr.

MAIN OFFICE: 10 Mason St., Greenwich, CT 06830

BRANCHES: 5 (Greenwich)

RCB TRUST CO.
(Incorporated 1985)

ASSETS: $4,604,000

EXECUTIVE OFFICERS: *President, Edgar W. Barksdale Jr.;* Executive Vice Presidents, William L. Green, Robert J. Russel; Executive Vice President, Comptroller and Treasurer, Eugene P. Markowski; Executive Vice President and Secretary, Daniel B. Sullivan; Vice Presidents, William H. Clarkin, Marilyn R. Freeman, Elizabeth A. Knope.

DIRECTORS: Chairman Edgar W. Barksdale Jr., Harold B. Finn III.

MAIN OFFICE: 29 Federal St., Stamford, CT 06901

SALISBURY BANK & TRUST COMPANY
Incorporated 1874

ASSETS: $147,635,000

EXECUTIVE OFFICERS: *President, Robert T. Cunningham;* Executive Vice President and Treasurer, John F. Perotti; Senior Vice President and Secretary, Margaret M. Wilcox; Senior Vice President, Craig Toensing; Vice Presidents, John F. Foley, Robert W. Peterson.

DIRECTORS: Chairman Robert T. Cunningham, Richard A. Arnoff, John R.H. Blum, John F. Perotti, John E. Rogers, John A. Segalla Jr., Louis J. Trotta Jr., Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

MAIN OFFICE: Main Street, Lakeville, CT 06039

BRANCHES: 2 (Salisbury, Sharon)

SAYBROOK BANK & TRUST COMPANY
Incorporated 1983

ASSETS: $104,906,000

EXECUTIVE OFFICERS: *President, Stewart J. Dickinson;* Treasurer, Robert Casner; Secretary, Stillman A. Swan, Jr.

DIRECTORS: Chairman Charles A. Robertson, John R. Baldoni, Duane W. Brookes, Haiman Long Clein, Edgar D. Williams, Jr.

MAIN OFFICE: 20 Main St., Old Saybrook, CT 06475

BRANCH OFFICES: 3 (Chester, Clinton, New Haven)

SENTINEL BANK
Incorporated 1987

ASSETS: $64,891,000

EXECUTIVE OFFICERS: *President and Treasurer, Randy Stewart;* Executive Vice President, Thomas F. Sarubbi; Vice Presidents, Richard M. Huffman, Marilyn J. Murphy, Angelo Ortiz, Dale R. Roath; Secretary, Daniel Blume.

DIRECTORS: Chairman Jerome D. Elbaum, Philip D. Allmendinger, Anthony D. Autorino, Bert B. Berlin, Harold B. Blumberg, Thomas H. Decker, Anthony H. Gallicchio, Robert J. Gfeller, Lee J. Knapp, Anthony March, Howard Miller, Morris A. Morgenstein, Jerald K. Rome, Thomas F. Sarubbi, Randy Stewart, Robert M. Weiss.

MAIN OFFICE: 50 Columbus Boulevard, Hartford, CT 06106

THE SEYMOUR TRUST COMPANY

Incorporated 1905

ASSETS: $190,491,000

EXECUTIVE OFFICERS: *President, Anthony J. DePalmer;* Vice President, Richard W. Martin II; Assistant Vice Presidents, Donald J. O'Connell, Edward C. Smart; Treasurer, Raymond P. Johnson, Secretary, Shirley A. Brennan; Assistant Secretaries, Wanda Y. Paulukaitis, Dorothy A. Sarkes.

DIRECTORS: Chairman Earl B. Boies, Joseph E. Bilanin, Henry T. Chatfield, Anthony J. DePalmer, William F. Foster, Ellen M. Hill, James C. Hummell, James K. Klarides, Donald I. Schiavi, Richard L. Wanner, Samuel C. Wheeler.

MAIN OFFICE: 115 Main St., Seymour, CT 06483

BRANCHES: 1 (Oxford)

SHORELINE BANK AND TRUST COMPANY

Incorporated 1986

ASSETS: $44,929,000

EXECUTIVE OFFICERS: *President, Michael J. Iaccarino;* Vice President, Jean W. Ferris.

DIRECTORS: Chairman Robert Goulet, Maurice J. Cahill, Kieran Doherty, Gary Emerson, Kenneth L. Evarts, Leonard A. Fasano, E. Robert Fraser, Michael J. Iaccarino, Carter LaPrade, Elmer F. Laydon Jr., William P. Lyons, William B. McCullough, William Pite, Louis Smith Votto.

MAIN OFFICE: 28 Durham Road, Madison, CT 06443

UNION TRUST COMPANY

Incorporated 1948

ASSETS: $3,402,175,000

EXECUTIVE OFFICERS: *Chairman, Frank J. Kugler Jr.;* Vice Chairman, Peter V. Young; President, George R. Kabureck; Senior Vice Presidents, Joseph A. Gozzo, Leo G. Kleine; Executive Vice Presidents, Rogers L. Conant, Robert E. McCall, Stuart T. Steiger, Edward G. Williams, Joseph J. Zajac.

DIRECTORS: Chairman Frank S. Kugler, Jr., Harlan E. Anderson, D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hansen, John M. Henske, Robert E. Ix, George R. Kabureck, O. Haydn Owens Jr., Kenneth A. Randall, Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, R. Chapman Taylor III, Henry H. Townshend Jr., Paul E. Waggoner, Peter V. Young.

MAIN OFFICE: 300 Main St., Stamford, CT 06904

BRANCHES: 68 (Ansonia, Bethel, Bloomfield, Branford, Bridgeport - 2, Danbury - 7, Darien - 3, Derby, Greenwich - 4, Groton - 2, Hamden - 2, Madison, Milford, New Canaan - 3, New Haven - 3, New London - 2, New Milford, Newtown, North Haven, Norwalk - 2, Old Saybrook, Redding, Ridgefield - 2, Southbury, Southington - 3, Stamford - 10, Trumbull, Wallingford - 2, West Hartford - 2, West Haven, Westport - 2, Wilton - 2)

UNITED BANK & TRUST COMPANY

Incorporated 1903

ASSETS: $2,166,596,000

EXECUTIVE OFFICERS: *President, Charles P. Britton III;* Treasurer, James F. Murphy; Executive Vice Presidents, Bryan P. Bowerman, Robert T. Gormley, Robert D. Morton, Louis Pellino; Senior Vice President and Controller, Anson C. Hall Jr.

DIRECTORS: Chairman James J. Preble, Charles P. Britton III, Lester E. Foster, David M. Hadlow, Lafayette Keeney, Frederick C. Maynard Jr., Harvey G. Moger, Robert L. Mushkin, George B. Raymond, John B. Robinson, Thomas E. Sherer, Robert D. Twohig.

MAIN OFFICE: 101 Pearl St., Hartford, CT 06103

BRANCHES: 44 (Avon, Berlin - 2, Bristol - 3, Canton, Danielson, East Granby, East Hartford, East Windsor, Essex, Granby, Hartford - 3, Killingly, Mansfield - 2, Middletown, New Hartford, New Britain - 4, Norwich - 2, Old Lyme, Plainville, Portland, Simsbury - 2, Vernon - 3, Waterford, West Hartford - 3, Wethersfield, Willimantic - 2, Windham, Windsor)

UST BANK/CONNECTICUT

Incorporated 1973

ASSETS: $146,006,000

EXECUTIVE OFFICERS: *President, Frank A. Morse;* Executive Vice President, Michael D. Carrigan; Senior Vice President, Peter Maher; Vice Presidents, Bart Golankiewicz, Michael J. LaBella, Don Mallozzi, William Riseley; Controller, Thomas E. Phillips; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS: Chairman James M. Breiner, Paul G. Ambrose, William A. Brennan, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Sanford D. Kaufman, James Lindner, Francis Mason, Frank A. Morse, A. Joseph Romano, Allan J. Rosen, S. George Santa, Robert D. Scinto.

MAIN OFFICE: 189 State Street, Bridgeport, CT 06604

BRANCHES: 5 (Bridgeport, Danbury, Shelton - 2, Trumbull)

VERNON BANK
Incorporated 1988

ASSETS: $6,348,000

EXECUTIVE OFFICERS: *President, Ronald M. Croce;* Senior Vice President and Treasurer, Joseph F. Jeamel Jr.; Vice President, Bramwell C. Thorne.

DIRECTORS: Chairman Douglas J. King, Michael Belfonti, Dwight Champion, Martin A. Clayman, Frank D'Amato, Marshall Levinson, I. David Marder, Michael Morton, Arnold Peck, Donald Picard, Nat Schwartz, Ellen C. Shapero, Roy Spielman Sr., Roland L. Violette Sr., Stephen Zane Jr.

MAIN OFFICE: 475 Talcottville Rd., Vernon, CT 06066

THE VILLAGE BANK & TRUST COMPANY
Incorporated 1973

ASSETS: $96,841,000

EXECUTIVE OFFICERS: *President, Roger W. Robichaud;* Executive Vice President, Robert V. Madklin; Senior Vice President and Treasurer, James R. Umbarger.

DIRECTORS: Chairman Edward J. Hannafin, Enrico J. Addessi, Richard O. Carey, Madeline Contegni, Nicholas R. DiNapoli Jr., George Kaufman, Joseph L. Knapp, Carl Lecher, Michael F. Morin, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

MAIN OFFICE: 25 Prospect St., Ridgefield, CT 06877

BRANCH: 1 (Wilton)

THE WESTPORT BANK & TRUST COMPANY
Incorporated 1913

ASSETS: $298,592,000

EXECUTIVE OFFICERS: *Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Ragué.

DIRECTORS: Chairman William E. Andersen, George H. Damman, William L. Gault, Robert M. Halloran, Charles W. Horsfall, William E. Mitchell, Robert E. Murray, William J. Ragué, Jay Sherwood, Philip Silver, Gerald A. Smith.

MAIN OFFICE: 87 Post Road East, Westport, CT 06880

BRANCHES: 4 (Redding, Weston, Westport - 2)

WHITNEY BANK AND TRUST
Incorporated 1987

ASSETS: $17,048,000

EXECUTIVE OFFICERS: *President and Treasurer, Stanley Spilecki;* Senior Vice President, Joseph F. Bruno; Vice Presidents, Anthony J. Gentile, Gwen L. Robert.

DIRECTORS: Chairman Lucien A. DiMeo, Paul D. Abercrombie, Robert L. Angelo, Vincent J. Ferraiolo, Dolores Giannini, Joseph R. Greco, Denise L. Kelly, Armond McCoy, Leo Partyka Sr., John L. Peck, Joseph H. Pellegrino, Candida Simeone, Richard Simione, Stanley Spilecki.

MAIN OFFICE: 3000 Dixwell Ave., Hamden, CT 06518

THE WILTON BANK
Incorporated 1985

ASSETS: $29,736,000

EXECUTIVE OFFICERS: *President, Marion P. Brown;* Senior Vice President, Frances M. Charney; Vice President, James D. Tenney.

DIRECTORS: Chairman Ralph E. Slater, Marion P. Brown, Thomas F. Donahue, Peter J. Hastings, Marcelino E. Lavin, Stephen T. Monahan, Edward S. Rimer Jr., Ellen B. Wells, Leland R. Wilson.

MAIN OFFICE: 47 Old Ridgefield Road, Wilton, CT 06897

SAVINGS BANKS

Directory and Statistics

Italicized type indicates Chief Executive Officer

ADVEST BANK
Incorporated 1984

ASSETS: $535,560,000

EXECUTIVE OFFICERS: *President, John F. Beckert;* Senior Vice Presidents, Daniel J. Sullivan, William F. Weaver; First Vice President, Daniel A. Hurley III, John R. Ursone; Secretary, Gary J. Ehle.

DIRECTORS: Chairman John F. Beckert, Lee G. Kuckro, Jeffrey C. Linfert, Howard W. Nannan Jr., Richard G. Rothwell, Robert L. Thomas, Charles S. Watson, Allen Weintraub.

MAIN OFFICE: One Commercial Plaza, 280 Trumbull St., Hartford, CT

AMERICAN BANK OF CONNECTICUT
Incorporated 1920

ASSETS: $278,237,000

EXECUTIVE OFFICERS: *President, Gene C. Guilbert;* Executive Vice President and Treasurer, Raymond M. Donohoe; Senior Vice Presidents, Mark C. Emerson, George O'Connor, Dunham H. Smith; Vice President and Controller, Genevieve M. Lombard; Vice President and Secretary, Betty Ann Campbell.

DIRECTORS: Charles G. Arnold, Norman S. Drubner, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson Sr., Paul A. Sirop.

MAIN OFFICE: 2 West Main St., Waterbury, CT 06720

BRANCH OFFICES: 8 (Middlebury, Seymour, Waterbury - 4, Watertown, Woodbury).

AMERICAN SAVINGS BANK
Incorporated 1862

ASSETS: $862,610,000

EXECUTIVE OFFICERS: *President and Treasurer, Norman E.W. Erickson;* Senior Vice President and Secretary, Richard N. Wedmore; Vice Presidents, Phillip J. Forauer, Richard M. Furniss, Thomas M. Leonard, Peter N. Perugini, M. William Slade Jr., John Terricciano.

DIRECTORS: Chairman Norman E.W. Erickson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Stanley W. Shepard.

MAIN OFFICE: 178 Main St., New Britain, CT 06050

BRANCHES: 12 (Avon, Glastonbury, Killingworth, Mansfield, New Britain - 3, Newington, Plainville, Simsbury, West Hartford, Wethersfield).

THE BANK OF HARTFORD, INC.
Incorporated 1917

ASSETS: $436,971,000

EXECUTIVE OFFICERS: *President, H. Langedon Bell Jr.;* Executive Vice President and Corporate Secretary, George A. Jensen; Executive Vice President and Treasurer, Stanley J. Kulka; Senior Vice Presidents, Joseph J. Gillooly Jr., Duane E. Starr; Vice Presidents, William V. Anderson, Robin H. Dunford, Robert L. Edelson, Donald E. Keagan, Vincent H. Shaheen, John W. White Jr., Robert A. Whyland Jr.

DIRECTORS: Chairman H. Langedon Bell Jr., Robert E. Casey, Vincent E. Furey Jr., Stanley J. Kukla, Arthur M. Lewis, Francis E. McFarland, Beverly A. Morgan-Welch, James Richmond Jr., Peter W. Shoemaker, John E. Sundman, Richard M. Woodworth.

MAIN OFFICE: 108 Farmington Avenue, Waterbury, CT 06720

BRANCHES: 7 (Avon, Bloomfield, Cromwell, Hartford - 2, Rocky Hill, West Hartford)

THE BANK MART
Incorporated 1859

ASSETS: $712,496,000

EXECUTIVE OFFICERS: *President, Richard F. Freeman;* Senior Vice Presidents, Eugene M. Fignar, Terrence J. Shannon; Senior Vice President and Treasurer, Thomas F. Holloway; Vice Presidents, Earl R. Altieri, Doris Bayus, Mary M. Claydon, Douglas H. Ferguson, Charles E. Poehnert III, Paul A. Smith, Sheila O. Smith, John A. Tranquilli, Jimmy J. Wallace, Gerald B. Wright; Corporate Secretary, Barbara A. Peterson.

DIRECTORS: Chairman Philip R. Marsilius, Richard P. Bodine, Seth O.L. Brody, Donald B. Christie, Fred C. Frassinelli Jr., Richard F. Freeman, John H. Larson, John P. Maloney, Jack E. McGregor, V. Gibney Patterson, Harry B. Rowell Jr., Harold C. Smith, Robert A. Wallace, Elinor F. Wilber, Peter Wilkinson.

MAIN OFFICE: 948 Main St., Bridgeport, CT 06601

BRANCHES: 8 (Bridgeport - 2, Fairfield - 2, Stratford - 2, Trumbull, Westport)

BRANFORD SAVINGS BANK
Incorporated 1890

ASSETS: $282,731,000

EXECUTIVE OFFICERS: *President and Treasurer, Harry F. Whittemore Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice Presidents, Walter E. Mullen, Marc E. Vincent; Vice President and Secretary, Gregory R. Shook; Vice Presidents, Annette M. Baisley, John S. Scherban.

DIRECTORS: Chairman Donald E. Stevens, Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, Richard Kahl, John Leffingwell, Bernard H. Page, Leonard Spear, Richard W. Squeri, Henry L. Stoddard, David M. Trout Jr., George S. Warburg, Harry F. Whittemore Jr.

MAIN OFFICE: 45 South Main St., Branford, CT 06405

BRANCHES: 2 (East Haven, North Branford)

BRISTOL SAVINGS BANK
Incorporated 1870

ASSETS: $530,695,000

EXECUTIVE OFFICERS: *President, Edward P. Lorenson;* Senior Vice Presidents, Richard N. LaMothe, Robert L. Messier Jr.; Vice President and Secretary, Robert E. Chapman; Vice Presidents, Daniel J. Casey, John S. Driscoll, John E. Hines, Thomas G. Poole, David J. Preleski, Howard T. Schmelder; Senior Vice President and Treasurer, David Melenski.

DIRECTORS: Chairman Edward P. Lorenson, Sherwood L. Anderson, Thomas F. Cosgrove, Robert W. Fiondella, Terry B. Fletcher, J. Gregory Hickey, Katherine C. Ill, Edwin V. Ladd Jr., Robert R. Maynard, Carl R. Sellberg, Aaron P. Silver, Robert J. Williamson.

MAIN OFFICE: 150 Main St., Bristol, CT 06010

BRANCHES: 6 (Bristol - 4, Plainville, Plymouth)

THE BROOKLYN SAVINGS BANK
Incorporated 1872

ASSETS: $132,438,000

EXECUTIVE OFFICERS: *President, Robert J. Aulie;* Executive Vice President, Gerald F. Dierman; Senior Vice President and Treasurer, Everett V. Linge Jr.; Senior Vice President, James L. Gilbert; Vice President and Comptroller, Udayan S. Kamerkar; Vice President, Keith R. Mosher.

DIRECTORS: Chairman James J. Brynes Jr., Robert J. Aulie, Joseph E. Baier, A Morrison Ennis, B. Paul Kaplan, Michael P. Pappas, Paul E. Roper, Romeo R. Vezina.

MAIN OFFICE: 145 Main St., Danielson, CT 06239

BRANCHES: 3 (Brooklyn, Canterbury, Plainfield)

BURRITT INTERFINANCIAL BANCORPORATION
Incorporated 1889

ASSETS: $636,771,000

EXECUTIVE OFFICERS: *President and Treasurer, John C. Jaynes;* Executive Vice President, Timothy Nadeau; Senior Vice President, Robert M. Pawloski; First Vice President John Barnes; Vice Presidents, Edward Amato, Mary Lou Bowen, John Nedosko Jr.

DIRECTORS: Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, John E. Downes, J. Brian Gaffney, John C. Jaynes, Francis J. McCarthy, Timothy Nadeau, Janusz S. Podlasek, Angelo Tomasso Jr.

MAIN OFFICE: 267 Main St., New Britain, CT 06050

BRANCHES: 10 (East Hartford, Glastonbury, New Britain - 3, Newington - 2, Plainville, Rocky Hill, West Hartford)

CENTERBANK
Incorporated 1850

ASSETS: $2,041,642,000

EXECUTIVE OFFICERS: *President, John P. Burke;* Executive Vice President and Treasurer, Robert T. Kenney; Executive Vice Presidents, Henry J. McWhinnie Jr., Joseph M. Murphy.

DIRECTORS: John F. Burbank, John P. Burke, Nicholas M. Mihalas, J. Garry Mitchell, Robert J. Narkis, John J. Pacowta, Reginald H. Post, Gerald A. Schutt, Edward Shaker, Frank E. Shepard Jr., Justin L. Smith Jr., Stedman G. Sweet, Malcolm S. Todt, Joseph A. Zimmerman.

MAIN OFFICE: 60 North Main St., Waterbury, CT 06702

BRANCHES: 20 (Bethlehem, Bethel - 2, Brookfield, Cheshire, Newtown, Prospect, Southbury - 2, Waterbury - 6, Watertown - 2, Woodbury, Wolcott, Southington)

CENTRAL BANK
Incorporated 1851

ASSETS: $746,609,000

EXECUTIVE OFFICERS: *President, James H. Doak Jr.;* Executive Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Richard J. Leary; Vice President, Ronald P. Glazier; Corporate Secretary, Francine E. King.

DIRECTORS: Robert G. Barnes Jr., Craig A. Bossi, A. Lee Campione, James H. Doak Jr., Raymond E. Donovan, Thomas L. Ferry Jr., Dennis F. Gaffney, William H. Goldfarb, William C. Kilroy, David T. Lucey, Amelia P. Mustone.

MAIN OFFICE: 43 East Main St., Meriden, CT 06453

BRANCHES: 9 (Cheshire, Durham, Enfield, Mansfield, Meriden - 3, Middletown, Wallingford)

CHELSEA GROTON SAVINGS BANK
Incorporated 1854

ASSETS: $377,184,000

EXECUTIVE OFFICERS: *President, Duncan C. Stoddard;* Treasurer and Secretary, George W. Strouse; Vice Presidents, David N. Hammerstrom, Guido P. Ottaviani, George W. Strouse.

DIRECTORS: Chairman, Edward M. Regets, Richard E. Blodgett Jr., Allyn L. Brown Jr., Thomas E. Costello, Katherine F. Fuller, David G. Ginnetti, Philip C. Greene, Raymond A. Helmboldt, Percy J. King, Marjorie P. Moore, Andrew W. Perry III, Fred Seeman, Duncan C. Stoddard, George W. Strouse.

MAIN OFFICE: Bank Square, Mystic, CT 06355

BRANCHES: 10 (Canterbury, Groton - 3, North Stonington, Norwich - 2, Pawcatuck, Salem, Sprague)

CITY SAVINGS BANK OF MERIDEN
Incorporated 1874

ASSETS: $163,825,000

EXECUTIVE OFFICERS: *President, L. Clark Robison;* Senior Vice President, David P. Walker; Vice President, Kevin D. McCarthy.

DIRECTORS: Eugene E. Bertolli, Arthur D. Boutillier Jr., Michael M. Conroy, Francis F. Feeney, Theodore H. Horwitz, Gary O. Olson, L. Clark Robison, Robert F. Wilson.

MAIN OFFICE: 14 West Main St., Meriden, CT 06450

BRANCHES: 2 (Meriden - 2)

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

ASSETS: $32,963,000

EXECUTIVE OFFICERS: *President and Treasurer, Ralph A. Benson Sr.;* Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol.

DIRECTORS: Ralph A. Benson Sr., Arthur S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John R. Miner Jr., Roy H. Olson, Clair W. Wilder.

MAIN OFFICE: 136 Main St., Collinsville, CT 06022

COLONY SAVINGS BANK
Incorporated 1985

ASSETS: $44,163,000

EXECUTIVE OFFICERS: *President, Richard C. DiChiara;* Presidents, John M. Foehl Jr., Laura J. Hintz; Executive Vice President, John M. Foehl Jr.; Vice President, Laura J. Hintz.

DIRECTORS: Chairman John F. Rosen, James F. Canning, Leo Ciocca, David A. Clukey, Richard C. DiChiara, Anthony F. DiFabio, Linda Hershman, David P. Hocking, Willie A. Holmes, Robert Lawrence, Antonio Massaro, Frank Mauro, Robert F. Parisi, Richard R. Roccapriore, Antonio Setaro, Richard W. Sweet, Peter Zaccariello.

MAIN OFFICE: 909 North Colony Road, Wallingford, CT 06492

COMMUNITY SAVINGS BANK
Incorporated 1984

ASSETS: $70,351,000

EXECUTIVE OFFICERS: *President, Robert F. Festa;* Vice President, Giacomo L. Acquarulo; Vice President and Treasurer, Warren C. Nyborg.

DIRECTORS: Chairman John M. Walsh, Renaud J. Albert, John J. Baldelli, Robert F. Festa, Elijah Gibson Jr., Frank E. Laviero, William Lyga, Nicholas L. Marien, Sandra S. Schwartz, Victor Z. Szymanski.

MAIN OFFICE: 206 North Main St., Bristol, CT 06010

BRANCHES: 1 (Plymouth)

CONNECTICUT SAVINGS BANK
Incorporated 1857

ASSETS: $1,250,297,000

EXECUTIVE OFFICERS: *President, Paul H. Johnson;* Executive Vice President, Secretary and Treasurer, Robert C. Davis Jr.; Executive Vice President, F. Perry Wilson Jr.; Senior Vice Presidents, John B. Devlin, Jay M. Forgotson, B. Patrick Madden, Francis A. Merola, Joseph F. Perrelli, Robert L. Theve, Raymond E. Washburn, Richard P. Wood, Jonn E. Wright.

DIRECTORS: Chairman Paul H. Johnson, Mary B. Arnstein, Barry R. Banducci, Kirk Blanchard, Samuel W. Bowlby, Henry Chauncey Jr., James P. Comer, Abbott H. Davis, William Ginsberg, Ralph W. Halsey Jr., Robert A. Haversat, Marshall R. Holley, Philetus H. Holt, Clayton A. Kolstand, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom.

MAIN OFFICE: 47 Church St., New Haven, CT 06510

BRANCHES: 18 (Cheshire, Clinton, East Haven, Hamden - 2, Madison, Milford, New Haven - 5, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge)

DERBY SAVINGS BANK
Incorporated 1846

ASSETS: $597,087,000

EXECUTIVE OFFICERS: *President and Treasurer, Harry P. DiAdamo Jr.;* Executive Vice President and Secretary, John F. Costigan; Senior Vice Presidents, Donald J. Frillici, Alfred T. Santoro, Thomas L. Spiwak; Vice Presidents, David A. Dedman, John E. Keet Jr., Oliver G. McLean Jr., Lynn A. Miller, Frederick I. Wilson.

DIRECTORS: Chairman Frank M. Ozak Jr., Achille A. Apicella, Walter R. Archer Jr., John J. Brennan, John F. Costigan, Harry P. DiAdamo Jr., Angelo E. Dirienzo, Laura Donahue, Eugene D. Micci, William M. Miller, Joseph F. Monaco Jr., John M. Rak, G. Jeffrey Reynolds, John P. Sponheimer, Bronislaw Winnick.

MAIN OFFICE: One Elizabeth St., Derby, CT 06418

BRANCHES: 8 (Avon, Derby, Orange, Seymour, Shelton - 3, Southbury)

THE DIME SAVINGS BANK OF NORWICH
Incorporated 1869

ASSETS: $78,860,000

EXECUTIVE OFFICERS: *President, James P. Cronin;* Executive Vice President and Secretary, Clifford P. Kumpf Sr.; Vice President, Joseph R. Silvestri.

DIRECTORS: Chairman Severn T. Johansessen, Craig F. Bode, Hazel Judith Brown, Richard S. Camp, James P. Cronin, Frank D. Demicco, Glenn M. Gordon, Clifford P. Kumpf, Richard J. Legare, Jerome T. Rogers.

MAIN OFFICE: 33 Broadway, Norwich, CT 06360

BRANCHES: 3 (Ledyard, Norwich - 2)

THE DIME SAVINGS BANK OF WALLINGFORD
Incorporated 1871

ASSETS: $529,188,000

EXECUTIVE OFFICERS: *President and Treasurer, John C. Shortell;* Senior Vice President, Daniel P. Sullivan Jr., Peter G. Pfau; Comptroller, Ronald J. Hall; Senior Vice Presidents, Robert L. Carmody, John E. Franco Jr.; Vice Presidents, Maria A. Fisher, John C. Roman, Robert J. Wuchert Jr.

DIRECTORS: Henry E. Bartels, M. Joseph Canavan, Charles G. Crump, William J. Farrell, Francis P. Feeney, Rosalind F. Gallagher, Ralph D. Lukens, Robert Nicoletti, Richard D. Stapleton, John C. Shortell, Fred A. Valenti.

MAIN OFFICE: 2 North Main St., Wallingford, CT 06492

BRANCHES: 8 (Cheshire, Hamden, North Branford, North Haven - 2, Wallingford - 3)

ESSEX SAVINGS BANK
Incorporated 1851

ASSETS: $139,953,000

EXECUTIVE OFFICERS: *Chairman and Treasurer, Robert F. Herbst;* President, Douglas H. Olson; Vice President and Controller, Spencer M. Quintin Sr.; Vice President, Thomas W. Lindner.

DIRECTORS: Chairman Robert F. Herbst, William A. Boyd, James D. Connors, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, James D. Reardon, John J. Speirs Jr., Phillip J. Stueck, John P. Wollack.

MAIN OFFICE: 17 Main St., Essex, CT 06426

BRANCHES: 2 (Old Lyme, Old Saybrook)

THE FAIRFIELD COUNTY SAVINGS BANK
Incorporated 1874

ASSETS: $138,522,000

EXECUTIVE OFFICERS: *President, Donald M. Lockwood;* Treasurer, John F. Romano; Secretary, Lois J. Nardi; Vice Presidents, C.A. Fiorella, Catherine F. Cody, Dorothy E. Carr, Joan Casolo; Assistant Vice President, Ruth Rubin.

DIRECTORS: Chairman F. Richard Gregory, Mary Jane Balser, John B. Devine, Philip W. Goodwin, Donald M. Lockwood, John F. Piro, Thomas J. Riordan Jr., William F. Stephanak, Samuel J. Stewart III.

MAIN OFFICE: 67 Wall St., Norwalk, CT 06852

BRANCHES: 4 (Norwalk)

FARMERS AND MECHANICS SAVINGS BANK
Incorporated 1858

ASSETS: $578,475,000

EXECUTIVE OFFICERS: *Chairman, Arthur E. Webster Jr.;* President, Ralph H. Shaw II; Senior Vice Presidents, John A. Barr Jr., Kenneth R. Kjellen, Bruce A. Ricker; Vice President and Treasurer, David H. Kelsey; Corporate Secretary, Barbara A. Marino.

DIRECTORS: Chairman Arthur E. Webster Jr., Gregory G. Curtis, Ellen G. D'Oench, Stanley E. Gifford, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Carmelo J. Mazzotta Jr., Jane Stokes McMillan, J. Warren Mylchreest Jr., Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Ralph H. Shaw II, Robert H. Simmons.

MAIN OFFICE: 211 South Main St., Middletown, CT 06457

BRANCHES: 11 (Colchester, Cromwell - 2, East Hampton, Haddam, Hebron, Middletown - 4, Montville)

FARMINGTON SAVINGS BANK
Incorporated 1851

ASSETS: $252,689,000

EXECUTIVE OFFICERS: *President and Treasurer, John W. Grouten;* Senior Vice President, Robert J. Grubbs; Vice President and Comptroller, John H. Hangen; Vice Presidents, Robert F. Dutton, David A. Dorau; Secretary, Priscilla M. Smulski.

DIRECTORS: Chairman Frank A. Cadwell Jr., John M. Deming, George S. Chase, Howard H. Coe, C. Parker Fleming, John W. Grouten, William F. Grunewald, Harriet B. Lidgerwood, John B. Parsons, William L. Wollenberg.

MAIN OFFICE: 32 Main St., Farmington, CT 06032

BRANCHES: 3 (Farmington - 2, West Hartford)

FIRST CONSTITUTION BANK
Incorporated 1934

ASSETS: $2,287,720,000

EXECUTIVE OFFICERS: *President, Walter R. Miller Jr.;* Executive Vice President and Treasurer, Josiah B. Venter.

DIRECTORS: Chairman, Robert F. Carney, Charles R. Burd, Harry Burn III, Stuart J. Danoff, Robert L. Levister, Marcus R. McCraven, Jacob Mellitza, Walter R. Miller, Edward Netter, Bernard A. Pellegrino, Elizabeth P. Rich, Lawtron G. Sargent, Martha M. Shattuck, Richard Thomas.

MAIN OFFICE: 80 Elm St., New Haven, CT 06510

BRANCHES: 24 (Branford, Bridgeport - 2, Cheshire, Darien, Derby, East Haven, Fairfield - 2, Hamden - 3, Milford - 2, New Canaan, North Haven, New Haven, Orange, Ridgefield, Stamford - 4, West Haven)

GATEWAY BANK
Incorporated 1860

ASSETS: $1,229,830,000

EXECUTIVE OFFICERS: *President, Reginald DeKoven III;* First Vice Presidents, Martin J. Brennan, Richard F. Callahan, Richard A. Martin, Thomas J. Pantello, Donald P. Rider, G. Michael Salokas, Anthony F. Verano.

DIRECTORS: Robert G. Bowman, Renwick E. Case, E. Roger Clark, Theodore B. Covert, A. Reid Cross, Reginald DeKoven, Edward J. Flynn, Charles C. Judd, James W. Kambas, John W. Kubovic, William J. Overlock, Charles D. Staack, John H. Woodward, Gaynor N. Kelley.

MAIN OFFICE: 50 North Main St., South Norwalk, CT 06854

BRANCHES: 20 (Brookfield, Danbury - 2, Darien - 2, Fairfield - 3, Monroe, Newtown, Norwalk - 4, Stamford - 4, Westport, Wilton)

GREAT COUNTRY BANK
Incorporated 1862

ASSETS: $459,032,000

EXECUTIVE OFFICERS: *President and Treasurer, Frederick J. Quinn;* Secretary, Margaret G. Dellapina; Senior Vice Presidents, Dorran M. Delay, Thomas M. Mason, Richard N. Morrison, Sheri C. Pasqualoni, Paul V. Orcutt.

DIRECTORS: Chairman Edward W. Miller, William C. Bassett, Joseph B. Buckley, John Bustelos Jr., Terry R. Chatfield, Donald F. Clemons, James E. Cohen, Mildred M. Davey, Ralph R. DeFonce, Paul Pawlak Sr., Frederick J. Quinn, James E. Rogers, Irene G. Smith, Henry Tolman II, Lawson Van Riper, George R. Wilson.

MAIN OFFICE: 211 Main St., Ansonia, CT 06401

BRANCHES: 6 (Ansonia, Beacon Falls, Hamden, Seymour, Shelton - 2)

THE GUILFORD SAVINGS BANK
Incorporated 1875

ASSETS: $147,636,000

EXECUTIVE OFFICERS: *President and Treasurer, David D. Dudley;* Senior Vice President and Secretary, Gilbert M. Lombard Jr.; Vice President, Margaret Y. Livingston.

DIRECTORS: Chairman Gilbert M. Lombard Sr., Edwin D. Bartlett, John M.C. Betts, Barry H. Cox, David D. Dudley, Hugh McK. Jones, John B. Kidney, Gilbert M. Lombard Jr., H. Logan Page III, Winthrop Smith.

MAIN OFFICE: 1 Park St., Guilford, CT 06437

BRANCHES: 1 (Guilford)

JEWETT CITY SAVINGS BANK
Incorporated 1873

ASSETS: $94,447,000

EXECUTIVE OFFICERS: *President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Vice Presidents, Kevin C. Merchant, Joseph A. Simmons Jr.; Secretary, Shirley M. Pierce.

DIRECTORS: Chairman John A. Ricketts, Robert L. Brodeur, Don K. Collins, Richard J. Duda, Albert G. Gosselin Sr., Reino E. Horstmeyer, John T. Rooke, J. Petre Tripp, Donald P. Vachon.

MAIN OFFICE: 111 Main St., Jewett City, CT 06351

BRANCHES: 2 (Brooklyn, Plainfield)

THE LIBERTY BANK FOR SAVINGS
Incorporated 1825

ASSETS: $898,356,000

EXECUTIVE OFFICERS: *President, Frank J. Godwin Jr.;* Executive Vice Presidents, Patrick J. Crowley, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice Presidents, Barbara K. Aubin, Paul H. Beaulac, Philip P. Cacciola, Ronald J. Catrone, Peter E. Firla, Robert M. Hoppenstedt, Robert J.E. Lee, James E. Seagrave; Vice Presidents, John A. Albani, Richard H. Carnevale, Joseph S. Carta, William C. Coe, Kathryn L. Conklin, Lawrence M. Nawrocki, Laurie K. Nochols, Thomas J. Pastorello, Charles Pennewill Jr., William J. Ryczek, Robert A. Steele, Shirley F. Williams.

DIRECTORS: Chairman John B. Newman, Donald C. Davis, Woodbridge A. D'Oench, George W. Fraser Jr., Frank J. Godwin Jr., Ann N. Hibino, Milton R. Johnson, David L. Joslow, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, Nathan I. Shapiro, Luther E. Stearns, Robert E. Stevens, Eugene F. Sturgeon, William E. Tucker.

MAIN OFFICE: 315 Main St., Middletown, CT 06457

BRANCHES: 21 (Clinton, Colchester, Cromwell - 2, East Hampton, East Lyme, Groton, Haddam, Mansfield, Marlborough, Middletown - 4, Old Saybrook, Portland, Stonington, Waterford - 2, Windham - 2)

LITCHFIELD BANCORP
Incorporated 1850

ASSETS: $120,921,000

EXECUTIVE OFFICERS: *President, Howard E. Kerpelman;* Executive Vice President, Sidney W. Hine; Senior Vice President, Wilmot B. Ebbs; Vice Presidents, Raymond C. Croce, Ronald Zenowich; Secretary, Vilma L. Flaherty.

DIRECTORS: Robert W. Doyle Sr., Suzanne M. Doyle, George C. Dudley, Robert M. Fitzgerald, Herbert C. Goshin, Sidney W. Hine, William M. Houldin Jr., Howard E. Kerpelman, Palmer D. Marrin, Donald K. Mayland, Donald G. Miller, Bertram Read, Reinhard A. Teetor, E. Geoffrey Ward Jr.

MAIN OFFICE: West Street, Litchfield, CT 06759

BRANCHES: 3 (Litchfield, Salisbury, Washington)

MECHANICS SAVINGS BANK
Incorporated 1861

ASSETS: $655,612,000

EXECUTIVE OFFICERS: President, Edgar C. Gerwig; Executive Vice Presidents, Ernest C. Wignall, E. Gary Hance; Senior Vice Presidents, Roger W. Broberg, Reid W. Fraser, Richard W. Stout, Jr.; Senior Vice President and Controller. Thomas M. Wood.

DIRECTORS: Chairman Edgar C. Gerwig, Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, Sister Francis Marie Garvey, Worth Loomis, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way II.

MAIN OFFICE: 100 Pearl St., Hartford, CT 06103

BRANCHES: 10 (Avon, Bloomfield, East Hartford, Hartford - 2, West Hartford - 3, Wethersfield, Windsor)

MIDCONN BANK
Incorporated 1873

ASSETS: $195,501,000

EXECUTIVE OFFICERS: *President, Richard S. Martin;* Executive Vice President, Richard J. Tonan; Senior Vice President and Treasurer, William N. Wixon; Vice President and Comptroller, Robert W. Anderson; Vice President, Richard G. Anderson; Secretary, Dorothy A. Bialek.

DIRECTORS: L. Bowman Banford, Clifton A. Benson, William J. Coughlin Jr., John S. Filbert, Frank Fraprie, John A. Kaestle, Francis L. Kinney, Paul A. Marier, Richard S. Martin, Prentice M. Troup, Joanne G. Ward, Dana Whitman Jr.

MAIN OFFICE: 346 Main St., Kensington, CT 06037

BRANCHES: 5 (Berlin - 2, Middlefield, Rocky Hill - 2).

THE MILFORD BANK
Incorporated 1872

ASSETS: $130,893,000

EXECUTIVE OFFICERS: *President, Howard B. Treat Jr.;* Executive Vice President and Treasurer, Paul W. Austin; Vice Presidents, Eileen R. Cavanaugh, John F. Dugan Jr.; Controller, Susan L. Shields; Corporate Secretary, Ann Marie C. Lenart.

DIRECTORS: Paul W. Austin, Robert D. Beard, Robert J. Clemence, Harold S. Greenbaum, Joseph P. Kaluzynski, Howard S. Merk, Clement A. Passariello, DeForest W. Smith, Robert H. Smith, Sally A. Stowe, Howard B. Treat Jr., Frederick B. Warren.

MAIN OFFICE: 33 Broad St., Milford, CT 06460

BRANCHES: 1 (Milford)

MOODUS SAVINGS BANK
Incorporated 1870

ASSETS: $26,657,000

EXECUTIVE OFFICERS: *President, Raymond N. Kellogg III;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS: Chairman Charles J. Wolf Jr., Edgar H. Bishop, Edwin Czarkowski, Rudolph R. Hoffmann, William T. Hood Jr., Scott W. Jezek, Raymond N. Kellogg III, Daniel Maus Jr., Burton Tucker, John F. Yeomans.

MAIN OFFICE: W.F. Palmer Road, Moodus, CT 06469

BRANCHES: 1 (East Hartford)

NAUGATUCK SAVINGS BANK
Incorporated 1870

ASSETS: $217,429,000

EXECUTIVE OFFICERS: *President, Richard D. Coe;* Executive Vice President and Treasurer, Stephen J. Sweeney Jr.; Vice President and Secretary, Mark C. Yanarella; Vice President and Comptroller, William N. Villano.

DIRECTORS: Gordon A. Anderson, John D. Aresta, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, Richard A. Skiff, Robert C. Sutherland, Stephen J. Sweeney Jr., John H. Tobin, Louis F. Voegeli, Mark C. Yanarella.

MAIN OFFICE: 251 Church St., Naugatuck, CT 06770

BRANCHES: 4 (Middlebury, Naugatuck - 2, Oxford)

NEW ENGLAND SAVINGS BANK
Incorporated 1827

ASSETS: $1,121,348,000

EXECUTIVE OFFICERS: *President, Richard L. Creviston;* President and Treasurer, William R. Attridge; Senior Vice President and Comptroller, Joseph H. Coutu; Senior Vice Presidents, David J. Krug, John F. Smith, Robert W. Tabor, David C. Whelden; Vice Presidents, Philip A. Maniscalco, Karen A. Mercier; Corporate Secretary, Margaret L. Trakas.

DIRECTORS: Chairman Richard L. Creviston, Pierce F. Connair, Neil E. Humphreville, Frank J. Laycock, Dorothy B. Leib, Robert W. Marrion, John F. Mirabito, Steven E. Pitts, Charles J. Poole, James R. Vest, Donald R. Welter.

MAIN OFFICE: 63 Eugene O'Neill Dr., New London, CT 06320

BRANCHES: 14 (Clinton, Deep River, East Lyme, Groton, Ledyard, Montville, New London - 4, Old Lyme, Plainfield, Stonington, Waterford)

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

ASSETS: $1,605,901,000

EXECUTIVE OFFICERS: *President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice Presidents, Kenneth P. Kaminsky, Thomas A. Lafreniere, Vice President and Secretary, Robert F. Crosby; Vice Presidents, Gerald W. Blood, Phyllis E. Ceccarelli, Lillian A. Celone, Richard S. Dart, Richard D. Johnson Jr., Carl W. Lindskog, Charles S. Palmer, Joseph F. Pauloski Jr., David R. Rice, Willie Spence, Alfred E. Tosetti, John Vaspasiano, Thomas F. Williams; Vice President and Controller, Frank W. Colton.

DIRECTORS: John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon Jr., Jane D. Keeler, Catherine St. John, Robert N. Schmalz, Thomas Smith, Charles L. Terrell, Paul D. Wingate.

MAIN OFFICE: 195 Church St., New Haven, CT 06502

BRANCHES: 22 (Branford, Cheshire, East Haven - 2, Guilford, Hamden - 3, Madison - 2, Middletown, Milford, New Haven - 3, North Branford, North Haven, Orange, Seymour, West Haven - 2, Woodbridge)

NEW MILFORD SAVINGS BANK
Incorporated 1858

ASSETS: $587,562,000

EXECUTIVE OFFICERS: *President, F. Wayne Arnold;* President and Treasurer, Brian A. Arnold; Vice President and Comptroller, Jordan E. Barrows; Vice President and Secretary, Betty A. Fredlund; Vice Presidents, Peter M. Arnold, Diane Farrell, Carlene Glandei, Guy Peterson, Charles B. Barlow.

DIRECTORS: Chairman F. Wayne Arnold, Forrest D. Arnold, Brian A. Arnold, Willis H. Barton Jr., Herbert E. Bullock, Ralph F. Camp, John V. Haxo, Arthur L. Sega, Julian I. Stone.

MAIN OFFICE: 19 Main St., New Milford, CT 06776

BRANCHES: 10 (Bridgewater, Brookfield, Canaan, Kent, Morris, New Fairfield, New Milford, Sharon, Sherman, Washington)

NEWTOWN SAVINGS BANK
Incorporated 1855

ASSETS: $198,370,000

EXECUTIVE OFFICERS: *President, Kenneth M. Adams;* Senior Vice President, Joseph R. Humeston; Treasurer and Comptroller, Kenneth W. Evans; Vice President, David H. Treadwell, Secretary, Josephine Harrison.

DIRECTORS: Chairman Kenneth M. Adams, James W. Crick Jr., Kenneth W. Evans, William A. Honan Jr., Joseph R. Humeston, Donald W. Leavitt, James M. Osborne Jr., Gene A. Rubino.

MAIN OFFICE: 39 Main St., Newtown, CT 06470

BRANCHES: 3 (Bethel, Southbury, Woodbury)

NORTHWEST BANK FOR SAVINGS
Incorporated 1875

ASSETS: $107,597,000

EXECUTIVE OFFICERS: *President, James E. Davis;* Executive Vice President, William B. Weber; Vice Presidents, Pierre A. Paradise, Herbert L. Schuttler; Treasurer, James A. Frink; Secretary, Susan L. Belle-Isle.

DIRECTORS: Silvio Brighenti, George E. Case, James E. Davis, Milton Dolinsky, Charles J. Fecto, Andrew S. Grinvalsky, Caroline B. LaMonica, Roland S. Rosenstein.

MAIN OFFICE: 86 Main St., Winsted, CT 06098

BRANCHES: 3 (Avon - 2, New Hartford)

NORWALK SAVINGS SOCIETY
Incorporated 1849

ASSETS: $509,451,000

EXECUTIVE OFFICERS: *President and Treasurer, Robert T. Judson;* Executive Vice President, Charles F. Howell; Vice President and Secretary, Jere T. Dorney; Vice Presidents, John J. Duffy Jr., Richard J. Homberger, Susan P. Karpinski, John A. Lynn, Lawrence N. Ruttenbert, Richard J. Stumpf, Stephen A. Thomas.

DIRECTORS: Chairman Donald St. John, Peter Driscoll, Vincent Genuario, Herbert L. Jay, Robert T. Judson, Antonios Karadimas, Edward J. Kelley, Thomas F. Ryan, John L. Segall.

MAIN OFFICE: 48 Wall St., Norwalk, CT 06852

BRANCHES: 7 (Bethel, Brookfield, Norwalk - 2, Redding, Westport, Wilton)

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

ASSETS: $681,339,000

EXECUTIVE OFFICERS: *President, Daniel R. Dennis Jr.;* Executive Vice President and Treasurer, Michael J. Hartl; Senior Vice President, Ronald M. Black, James R. Brown, James F. Dewey, J. Roger Marien.

DIRECTORS: Daniel R. Dennis Jr., Paul R. Duevel, William J. Evans, Michael J. Hartl, Jeremiah J. Lowney, Walter L. McGill, Harrison C. Noyes Jr., Robert T. Ramsdell, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

MAIN OFFICE: 4 Broadway, Norwich, CT 06361

BRANCHES: 11 (Colchester, Killingly, Ledyard, Lisbon, Mansfield, Montville, Norwich - 3, Plainfield, Stonington)

ONMIBANK OF CONNECTICUT, INC.
Incorporated 1934

ASSETS: $362,681,000

EXECUTIVE OFFICERS: *President, Thomas A. Gabianelli;* Corporate Secretary, Sandra S. Clark; Senior Vice Presidents, Donald M. Oslander, Arlene L. Yakush; Vice Presidents, James E. Cotter, Clifford T. Mole.

DIRECTORS: Chairman Richard L. Creviston, Herbert T. Clark III, Thomas A. Gavianelli, Jean Handley, Robin Honiss, Richard Lightfoot, Julia H. Smith, Robert J. Sullivan Jr., James H. Thach III.

MAIN OFFICE: 256 Samson Rock Drive, Madison, CT 06443

BRANCHES: 6 (Branford, Clinton, Durham, Guilford, Madison, Old Lyme, Westbrook)

PEOPLE'S BANK
Incorporated 1842

ASSETS: $6,294,349,000

EXECUTIVE OFFICERS: *President, David E.A. Carson;* Senior Executive Vice President, John L. Flannery; Executive Vice Presidents, James P. Biggs, Edward H. Bucnis, Leanard N. Mainiero; Senior Vice Presidents, Jeffrey L. Coulson, Raymond P. Granville, Bryan Huebner, Paul Hughes II, John Klein, Michael Leone, Patricia Matteson, George Morriss, William Polk, Robert Woerheide; First Vice Presidents, Stephen Blechar, Peter Brestovan, Michael Cataldo, Walter Dusza Jr., Carl Harris, Chase Hewes, Thomas Hylinski, Thomas Jagodzinski, James Phillips, Parry Spahr, Margaret Yocher, Susan Hertz; Vice Presidents, Clarissa Alimena, Challen Armstrong, Joseph Balzo, Michael N. Barr, Theodore M. Beebe, Robert Caplan, Ronald Capozziello, Joseph Cervini, Evelyn Charlesworth, Ronald Chickosky, Dennis Colwell, David Cook, John Cousins, James Crozier, Robert D'Amore, Richard Davis, Bernard Deutsch, Donald Dykas, John Farrell, Bertha Gallant, Ronald Gibbs, C. Elizabeth Gibson, James Giordano, Armando Goncalves, Marianne Gumpper, John Hancock, James Healy, H. Fenton Heil, Robert Henderson, Chandler Howard, Joseph Iannucilli, John Jackson Jr., Barbara Johnson, Hubert Jones, Joanne Judd, Robert King, Jr., Janet Kriewald, Robert Kuhn, Robert Langell, Thomas Laydon Jr., Jeffrey Lee, Thomas Legen, Rhonda Leone, John Longstreth, Henry Lugo Jr., William Mack, Patricia Manion, Richard McCarthy, Joseph McGee, Richard McKeough Jr., Carlos Mello, Paul Miller, Donna Milne, Donald Nelson, Karl Noivadhana, Kenneth Nye, Patricia O'Sullivan, Lawrence Parnell, William Pieper, James Polito, Robert Rodia, Jennette Rohn, Robert Sassano, Gary Sawyer, Thomas Scali, James Sheridan, Mary Jo Sierakowski, Nicholas Soares Jr., James Somers, Peter Spalthoff, Christopher Spence, Gerald Spillane, Philip Stevens, Edward Szepanski, Thomas Tomlinson, Peter Traussi, Ronald Urquhart, Kenneth Weinstein, Mary Williams, Robert Young, Anne McCarthy.

DIRECTORS: David E. A. Carson, George P. Carter, George R. Dunbar, William H. Farley, Norwick R. G. Goodspeed, Edward E. Harrison, Samuel H. Hawley, Betty Ruth Hollander, Robert W. Huebner, Saul Kwartn, John F. Merchant, G. Jackson Ratcliffe Jr., John J. Scanlon, Wilmot F. Wheeler Jr.

MAIN OFFICE: 899 Main St., Bridgeport, CT 06604

BRANCHES: 71 (Bethel, Bridgeport - 8, Brookfield, Canaan, Danbury, Darien - 2, East Hartford, Enfield, Fairfield - 4, Glastonbury, Greenwich - 4, Hamden, Hartford - 3, Milford, Monroe - 2, New Canaan, New Haven - 2, Newtown, Norwalk - 3, Orange - 2, Ridgefield, Shelton, Simsbury - 2, Southbury, Stamford - 6, Stratford - 3, Trumbull - 3, Vernon - 3, West Hartford - 2, West Haven, Westport - 3, Wethersfield, Wilton, Woodbridge)

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN
Incorporated 1907

ASSETS: $246,209,000

EXECUTIVE OFFICERS: *President, Richard S. Mansfield;* Executive Vice President and Treasurer, John G. Medvec; Vice President and Secretary, Florence Zaniewski.

DIRECTORS: Chairman Joseph Welna, Walter Blogoslawski, Matthew R. Duksa, Stanley Filewicz, John J. Flis, Robert A. Gryboski, Edward Januszewski, Roland LeClerc, Walter J. Liss, Richard S. Mansfield, Henry Poplaski, A. Richard Puskarz Jr., Eugene Rosol, Chester Sledzik, Robert Story.

MAIN OFFICE: 123 Broad St., New Britain, CT 06053

BRANCHES: 4 (New Britain - 3, Southington)

PUTNAM SAVINGS BANK
Incorporated 1862

ASSETS: $95,150,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Potter,* Vice President and Secretary, Margaret L. Robbins; Vice President, Norman A. Bernier.

DIRECTORS: Chairman Russell B. King, Lucius E. Arnold, Leon Archambault, Maurice P. Beaulac, Thomas A. Borner, Sigmund Czarnecki, Charlotte Greenhalgh, Charles Puffer.

MAIN OFFICE: 40 Main St., Putnam, CT 06260

BRANCHES: 1 (Pomfret)

RIDGEFIELD SAVINGS BANK
Incorporated 1871

ASSETS: $111,629,000

EXECUTIVE OFFICERS: *President, Gary C. Smith;* Vice President and Treasurer, J. Kenneth Useted; Vice President, Sandra Anderson-Howell; Vice President and Secretary, Annemarie H. Roller.

DIRECTORS: Chairman Paul S. McNamara, Edwin B. Allan, Michael D. Casey, Charles Coles, Jr., Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt Jr., Fred Orrico, Gary C. Smith.

MAIN OFFICE: 374 Main St., Ridgefield, CT 06877

BRANCHES: 3 (Redding, Ridgefield - 2)

SAVINGS BANK OF DANBURY
Incorporated 1849

ASSETS: $161,292,000

EXECUTIVE OFFICERS: *President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow.

DIRECTORS: P. Frank Canavan, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean II, William S. Morse Jr., A. Searle Pinney, Marita A. Ryan, Charles E. Wrinn.

MAIN OFFICE: 220 Main St., Danbury, CT 06810

BRANCHES: 1 (Danbury)

THE SAVINGS BANK OF MANCHESTER
Incorporated 1905

ASSETS: $603,506,000

EXECUTIVE OFFICERS: *President and Treasurer, Richard P. Meduski;* Executive Vice President, Charles L. Pike; Senior Vice Presidents, Douglas K. Anderson, Roger A. Somerville; Vice President, Nicholas B. Mason; Corporate Secretary, Carole L. Yungk; Vice President and Comptroller, K. Craig Barnes; Vice Presidents, Donna H. Cammeyer, Richard T. Carter, James N. Ladd Jr., William F. Legault, Christopher Martin, Thomas J. Matrick, William T. Thomas.

DIRECTORS: Chairman William B. Thornton, Thomas B. Bailey, Walter A. Carter Jr., Aaron Cook, Raymond F. Damato, John A. DeQuattro, M. Adler Dobkin, Sheila B. Flanagan, Robert H. Franklin, Walter S. Fuss, Fred W. Geyer, Jack R. Hunter, Joel E. Janenda, William R. Johnson, J. Stewart Johnston, Michael B. Lynch, Robert B. McCann, Richard P. Meduski, Robert M. Stone, Harlan D. Taylor, Thomas E. Toomey.

MAIN OFFICE: 923 Main St., Manchester, CT 06040

BRANCHES: 18 (Andover, Ashford, Bolton, Eastford, East Hartford - 2, East Windsor, Glastonbury, Manchester - 6, Mansfield, South Windsor, Tolland, Vernon)

SAVINGS BANK OF ROCKVILLE
Incorporated 1858

ASSETS: $257,172,000

EXECUTIVE OFFICERS: *President, William J. McGurk;* Executive Vice President, Dennis T. Cardello; Vice President, Marilyn J. Ward; Vice President and Treasurer, Thomas R. Jezouit; Vice Presidents, Janette W. Burton, Betty R. Sullivan; Corporate Secretary, Dorothea H. Preuss.

DIRECTORS: Chairman Raymond E. Ramsdell, Charles G. Chilberg, Christine P. Deabill, Eugene W. Gresh, Raymond F. Hallowell Jr., Marjorie Purnell-Martin, William J. McGurk, Peter F. Olson, Dorothea H. Preuss, Herman W. Usher, Wayne O. Vincent, Edward W. Zahner.

MAIN OFFICE: 25 Park St., Rockville, CT 06066

BRANCHES: 6 (Ellington, Enfield, Somers, South Windsor, Vernon - 2)

SHELTON SAVINGS BANK
Incorporated 1919

ASSETS: $152,610,000

EXECUTIVE OFFICERS: *President and Treasurer, Kenneth E. Schaible;* Senior Vice President and Secretary, William C. Nimons; Vice President, Susan L. Kowalczyk; Vice President and Controller, Ralph J. Rodriguez.

DIRECTORS: Chairman LeRoy T. Glover, Joseph Carlson Jr., Samuel Kreiger, J. Allen Kosowsky, Joseph A. Pagliaro, Pasquale J. Papale, Kenneth E. Schaible, Donald W. Smith, Charles H. Sullivan.

MAIN OFFICE: 427 Howe Ave., Shelton, CT 06484

BRANCHES: 2 (Ansonia, Shelton)

THE SOCIETY FOR SAVINGS
Incorporated 1819

ASSETS: $3,747,941,000

EXECUTIVE OFFICERS: *President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President and Counsel, William T. Kosturko; Executive Vice Presidents, Logan Clarke Jr., Albert E. Fiacre Jr., First Senior Vice President and Secretary, Paul M. Aldrich; First Senior Vice President, Peter K. Mulligan; Senior Vice President and Controller, Henrietta J. Michaels; Senior Vice Presidents, Robert W. Beggs Jr., Richard P. Clinton, Edward Cohen, George F. Field, Robert A. Firger, David M.G. Hammaker, Charles L. Hanscomb, Franz J. Kett, Kenneth J. Kobus, Frank J. Litwin, Susan J. Monti, Henry J. Picagli, Raymond U. Rosa, Stephen E. Smith, William J. Stockwell, L. Verne Vander Schoor, Jon R. Vining, William E. Zabel; Vice Presidents, Danile J. Andrews, Susan L. Banville, Karen S. Bonola, Thomas A. Cardini Jr., James Carmody, William J. Carson, Mark B. Crook, Robert D. Cruse, Timothy J. Curry, Mary A. DiMarco, Robert C. Dugger, Kenneth J. Feldtmose, Stephen P. Ford, Deborah D. Fraser, Thomas P. Fuller, Penny C. Goetjen, Norman Gordon, Carlota I. Grate, Peter C. Hickey, Robert A. Honrath, Alan F. Kennedy, Debra L. Kinney, Peter F. Lenkoski, Christine A. Lent, Joan G. Libby, John J. Logan, Linda M. Magora, Edward J. Mullarkey, Christian J. Muller, Deborah B. Porro, Dean F. Radke, Gary B. Roderick, Otto W. Rudolph, Pamela F. Ruschmeyer, Marion E. Sheehy, Kathleen V. Shivers, Richard J. Smith, Alan E. Snyder, Richard J. Stafford, Robert E. Summa, Joseph Uccello Jr., Lorraine A. Vines, Ellen J. VonVoight, Gail V. Wilson, Mitzi Yates-Waterhouse.

DIRECTORS: Chairman Rudolph P. Arnold, David T. Chase, Arthur J. Emma, Robert E. Green, Betsy Henley-Cohn, Ronald D. Jarvis, Edward W. Large, Elliott C. Miller, C. Roderick O'Neil, John F. Shea Jr., Jerry F. Stone Jr., Robert A. Weinerman.

MAIN OFFICE: 31 Pratt St., Hartford, CT 06101

BRANCHES: 36 (Avon, Bloomfield, Danbury, East Hartford - 2, East Haven, East Windsor, Enfield, Fairfield, Glastonbury, Greenwich, Hamden, Hartford - 3, Monroe, New Britain, Newington, Norwalk, Old Saybrook, Orange, Shelton, Simsbury, South Windsor, Stamford, Stratford, Trumbull, Waterbury, West Hartford - 4, Westport, Westhersfield - 2, Windsor)

SOUTHINGTON SAVINGS BANK
Incorporated 1860

ASSETS: $232,675,000

EXECUTIVE OFFICERS: *President, Ralph G. Mann;* Senior Vice Presidents, Marshall S. Bullock, Elizabeth F. McKeon; Vice President and Treasurer, Anthony Priore Jr.; Vice Presidents, Edward J. Boucher, Rita H. Beaulieu.

DIRECTORS: Chairman Albert J. Dudzik Jr., Milton E. Chaffee, Juanine S. DePaolo, Samuel P. Falzarano, Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick E. Kuhr, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, Dennis J. Stanek.

MAIN OFFICE: 121 Main St., Southington, CT 06489

BRANCHES: 2 (Southington)

STAFFORD SAVINGS BANK
Incorporated 1872

ASSETS: $93,110,000

EXECUTIVE OFFICERS: *President, Rodney D. Pierce;* Vice President and Treasurer, John B. Mitchell.

DIRECTORS: Chairman John W. Zelz, Robert A. Clapprood, Silvio DaDalt, Elmo J. Gianantoni, Aldo J. Guarco, John B. Mitchell, Harold Oehler, Jerry Parizek, Horace F. Pease, Rodney D. Pierce, Irwin S. Polens, Mario Posocco, Charles W. Schwanda, Madeline Speer, William H. Warmington.

MAIN OFFICE: 12 Furnace Ave., Stafford Springs, CT 06076

BRANCHES: 1 (Stafford)

THE STAMFORD SAVINGS BANK
Incorporated 1851

ASSETS: $495,552,000

EXECUTIVE OFFICERS: *President and Treasurer, Richard E. Taber;* Executive Vice President and Secretary, Robert D. Emslie; Senior Vice Presidents, Lawrence P. Bailey Sr., Thomas P. Bartram, Edward C. Dayton, Edward T. Russell, Richard G. Walker, Arthur Gravenhorst, Robert W. Halpin, Ronald K. Holbert, Peter Popadic, William M. Prentice.

DIRECTORS: Chairman David L. Stewart Jr., Theophilus A. Blackshear Sr., Marcia B. Bull, Francis M. Deluca, Nicholas DuBiago, Robert D. Emslie, Paul J. Evanson, Griffith E. Harris, George C. Kay, Paul J. Pacifico, Alphonse Palmer, James E. Rosecrans, Thomas F. Skinner, Richard E. Taber, Malcolm P. Taylor.

MAIN OFFICE: 160 Atlantic St., Stamford, CT 06904

BRANCHES: 6 (Darien, Greenwich, Stamford - 4)

STATE SAVINGS BANK
Incorporated 1987

ASSETS: $230,583,000

EXECUTIVE OFFICERS: *President, Albert C. Bassett;* Vice President and Treasurer, Richard J. D'Amato; Secretary, Barbara J. Nenninger.

DIRECTORS: Albert C. Bassett, Anthony J. DePalmer, Joseph J. DePaolo, David W. Florian, John T. Foley, Kevin T. Kelley, Chester W. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski.

MAIN OFFICE: 132 Main St., Southington, CT 06489

SUFFIELD BANK
Incorporated 1869

ASSETS: $375,389,000

EXECUTIVE OFFICERS: *President, James H. Whittaker;* Executive Vice Presidents, J. Christopher Black, William E. Solbert; Senior Vice Presidents, Monica M. Nicastri, Frederick J. Wheeler; Treasurer, Donald W. Wood.

DIRECTORS: Chairman Summer F. Bissell, Charles T. Alfano, Richard C. Blackburn, Helen K. Christian, Robert J. Clark, William P. Edmonds, Leonard Ginsbert, Astrid T. Hanzalek, James A. McKay, Elias Shapiro, Lawrence G. Tribble Jr., James H. Whittaker, Syeeda Wilkins, Edward J. Zaczynski.

MAIN OFFICE: 66 North St., Suffield, CT 06078

BRANCHES: 6 (Avon, East Windsor, Enfield, Glastonbury, Windsor Locks - 2)

THOMASTON SAVINGS BANK
Incorporated 1874

ASSETS: $169,462,000

EXECUTIVE OFFICERS: *President and Treasurer, George J. O'Rourke;* Executive Vice President and Secretary, George R. Cocco; Senior Vice President, Peter M. Dahlin; Vice Presidents, David J. Carlson, Joan O. Maloney, John C. Miecznikowski.

DIRECTORS: Chairman John H. Cassidy, John S. Brady, George R. Cocco, Bruno DePecol, Arthur R. French, George R. Green, Francis Kaminski, George J. O'Rourke, George Seabourne.

MAIN OFFICE: 140 Main St., Thomaston, CT 06787

BRANCHES: 3 (Harwinton, Plymouth, Watertown)

TOLLAND BANK
Incorporated 1841

ASSETS: $152,097,000

EXECUTIVE OFFICERS: *President, Guy Cambria, Jr.;* Executive Vice President, Robert S. Lazzari; Vice President and Treasurer, W. Gary Krum; Vice President and Secretary, Cynthia S. Harris; Vice Presidents, Joyce M. Joy, William S. Weigand.

DIRECTORS: Chairman Guy Camfria Jr., Howard G. Abbot, Lawrence J. Becker, Robert C. Boardman, Leon J. Chorches, Rodney C. Dimock, William E. Dowty Jr., D. Anthony Guglielmo, Richard L. Mahoney, Thomas S. Moore, Kenneth R. Peterson.

MAIN OFFICE: P.O. Box 156, Tolland, CT 06084

BRANCHES: 5 (Coventry, Ellington, Stafford, Vernon, Willington)

TORRINGTON SAVINGS BANK
Incorporated 1868

ASSETS: $271,135,000

EXECUTIVE OFFICERS: *Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice Presidents, Joseph C. Gelormino, John E. Janco; Treasurer, Donald C. Andrews.

DIRECTORS: Chairman John H. Brooks, Edwin G. Booth, Frank R. Buonocore, Richard D. Calhoun, Joseph C. Gelormino, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas A. Kelley Jr., Peter J. McLaughlin, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

MAIN OFFICE: 129 Main St., Torrington, CT 06790

BRANCHES: 4 (Burlington, Canaan, Goshen, Torrington)

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

ASSETS: $351,120,000

EXECUTIVE OFFICERS: *President and Treasurer, Charles F. Frosch;* Senior Vice Presidents, Richard J. Moore, Harold C. Wibling; Vice Presidents, Louis S. Coury, J. William Font, Thomas A. Nolan, Kenneth A. Taylor; Secretary, Marlene A. Banfelder.

DIRECTORS: Chairman Thomas A. Nolan, William J. Braun, Joel M. Feinson, Thomas A. Frizzell, Helen D. Gallagher, W. Stanley Gardner, Thomas R. Green, Ervie Hawley Jr., George F. Nicol, Sydney A. Rapp Jr., Richard L. Sturdevant, Kenneth A. Taylor.

MAIN OFFICE: 226 Main St., Danbury, CT 06813

BRANCHES: 7 (Brookfield, Danbury - 2, Kent, New Fairfield, New Milford, Sharon)

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

ASSETS: $134,693,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Wilcox Jr.;* Senior Vice President, Enrico J. Mendes; Vice President and Comptroller, Thomas J. Casey; Vice President, Robert A. Blakenship; Secretary, Harriet T. Gamache.

DIRECTORS: Chairman Maurice M. King, James L. Derby Jr., Robert G. Gillard, Henry P. Hinckley, Alva P. Loiselle, Robert C. Tuttle, William R. Wilcox Jr.

MAIN OFFICE: 803 Main St., Willimantic, CT 06226

BRANCHES: 4 (Franklin, Hebron, Lebanon, Stonington)

WINSTED SAVINGS BANK
Incorporated 1860

ASSETS: $143,244,000

EXECUTIVE OFFICERS: *President, Robert P. O'Connor;* Treasurer, Linda F. Milkowski; Vice Presidents, John E. Engdahl, Carol A. Gaylord, John P. Lampman, Christopher M. Triggs.

DIRECTORS: Chairman John G. Groppo, Dominic Colavecchio, William J. Darcey, James B. Fortuna, Beatrice Y. Isabelle, Otto C. Neumann, Robert P. O'Connor, John J. Phillips Jr., D. John Vaccari, Edward J. Voskowsky.

MAIN OFFICE: 654 Main St., Winsted, CT 06098

BRANCHES: 3 (East Granby, Granby, Torrington)

SAVINGS AND LOAN ASSOCIATIONS

DIRECTORY AND STATISTICS

Italicized type indicates Chief Executive Officer

CARGILL BANK OF CONNECTICUT
Incorporated 1916

ASSETS: $30,493,000

EXECUTIVE OFFICERS: *President, Paul G. Zaehringer;* Executive Vice President and Secretary, Robert G. Eggleston Jr.; Treasurer, Dominique Fauteux.

DIRECTORS: Chairman John J. Maher, Bernard P. Auger, Lawrence J. Bellerose, Raymond P. Faucher, Claire Q. Mackowiak, H. Dexter Young, Paul G. Zaehringer.

MAIN OFFICE: 163 Providence St., Putnam, CT 06260

BRANCHES: 1 (Thompson)

CONNECTICUT SAVINGS AND LOAN ASSOCIATION
Incorporated 1968

ASSETS: $19,997,000

EXECUTIVE OFFICERS: *President, John A. Hogan;* Vice President, Eliseo Lopez.

DIRECTORS: Chairman Norman D. Edmonds, R. Eileen Baccus, Edward J. Barlow Jr., Jerry F. Campbell, John A. Hogan, George Schafer, Mark Swerdloff.

MAIN OFFICE: 915 Main St., Hartford, CT 06103

DANBURY SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1920

ASSETS: $326,276,000

EXECUTIVE OFFICERS: *President, Peter Filous;* Executive Vice Presidents, John E. Bruno, Louis F. Calabrese Jr., Joseph F. Sullivan Jr.; Vice Presidents, Christopher Dannen, Robert Petruzzelli; Vice President and Controller, David F. Lucas.

DIRECTORS: Chairman L. LeGrand Hopkins, Louis F. Calabrese Jr., Peter Filous, Bernard J. Dolan Jr., Robert J. Morganti, Robert N. Noce, Robert Talarico.

MAIN OFFICE: 158 Main St., Danbury, CT 06810

BRANCHES: 9 (Bethel, Danbury - 3, New Fairfield, New Milford, Newtown, Ridgefield, Southbury)

EASTERN SAVINGS & LOAN ASSOCIATION
Incorporated 1915

ASSETS: $96,524,000

EXECUTIVE OFFICERS: *President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Cipriani; Vice President, Richard A. Friedrich Sr.; Controller, Timothy R. Smith.

DIRECTORS: Chairman George E. Silverman, F. William Brown, John R. Fitzgerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage.

MAIN OFFICE: 257 Main St., Norwich, CT 06361

BRANCHES: 3 (Griswold, Norwich, Oakdale)

FIRST NEW LONDON SAVINGS & LOAN ASSOCIATION, INC.
Incorporated 1914

ASSETS: $29,841,000

EXECUTIVE OFFICERS: President, Thomas P. Condon; *Executive Vice President, Richard J. Days Jr.;* Vice Presidents, Nathan Belcher, Thomas J. Keogh; Treasurer, Lewis P. Bailey; Secretary, Richard J. Days, Jr.

DIRECTORS: Chairman Thomas P. Condon, Lewis P. Bailey, Nathan Belcher, Richard J. Days Jr., Arthur F. Harris, Edwin C. Higgins Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Frances Pugliese, Robert N. Shea, S. Joel Suisman.

MAIN OFFICE: 61 Bank St., New London, CT 06320

NAUGATUCK VALLEY SAVINGS & LOAN ASSOCIATION, INC.
Incorporated 1922

ASSETS: $120,161,000

EXECUTIVE OFFICERS: *President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi Jr.

DIRECTORS: Chairman Ronald D. Lengyel, Dominic J. Alegi Jr., Frederick E. Hennick, Gerald Labriola, Michael J. Magas, Lawrence J. Mambrino, James A. Mengacci, Frank Rodrigues, Robert E. Ruccio.

MAIN OFFICE: 21 Maple St., Naugatuck, CT 06770

BRANCHES: 2 (Naugatuck)

SECURITY SAVINGS & LOAN ASSOCIATION
Incorporated 1980

ASSETS: $162,397,000

EXECUTIVE OFFICERS: *President, Richard D. Barbieri;* Executive Vice President, John A. Corpaci; Senior Vice President, Patricia A. Ferrara; Vice Presidents, Richard D. Barbieri Jr., Quenta M. Barnes.

DIRECTORS: Chairman Mario Albini, Richard D. Barbieri, Francis X. Campion, Lincoln Carson, Abilio Curto, Domenic Daddona, Vinal S. Duncan, Carey R. Geghan, Harold B. Kay, Charles A. Peach, Robert L. Piscatelli, Salvatore Porzio, Mary W. Tynan, Joseph A. Vincitorio, Arnold H. Wolk.

MAIN OFFICE: 357 Bank St., Waterbury, CT 06702

BRANCHES: 4 (Waterbury)

SENTRY SAVINGS & LOAN ASSOCIATION
Incorporated 1984

ASSETS: $33,664,000

EXECUTIVE OFFICERS: *President, James H. Ellis;* Vice President, William A. Forker; Vice President and Comptroller, Alfred R. Drouin; Treasurer, David Searfoss.

DIRECTORS: Lawrence J. Ackerman, Daniel Barry, Edgar F. Beckham, Mark C. Biderman, John B. Canning, Dorothy Faski, Robert I. Kleinberg, Sidney H. Liebson, Susan M. Rich, Vito M. Russo, David Searfoss, Robert A. Stern, James H. Ellis.

MAIN OFFICE: Six Landmark Square, Stamford, CT 06901

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION
Incorporated 1918

ASSETS: $25,199,000

EXECUTIVE OFFICERS: *President, Anthony C. Ward;* Vice President, Joseph B. Raccone, Treasurer, Muriel Ferreira; Secretary, Raymond A. Marconi.

DIRECTORS: Chairman Raymond A. Marconi, William C. Leary, James A. Lesson, Sylvio F. Preli, Joseph B. Raccone, Anthony C. Ward.

MAIN OFFICE: 18 Dexter Shopping Plaza, Windsor Locks, CT 06096

BANK HOLDING COMPANIES OPERATING BANKS IN CONNECTICUT

	Total Assets (000s)
ADVEST GROUP, INC., Hartford/	$ 956,074
Advest Bank, Hartford	535,560
AMITY BANCORP, INC., New Haven/	179,882
Amity Bank, Woodbridge	176,364
BANK OF BOSTON CORPORATION, Boston, MA/	36,060,606
COLONIAL BANCORP, INC., Waterbury	Not available
Bank of Boston Connecticut, Waterbury	2,680,728
BANK OF NEW ENGLAND CORPORATION, Boston, MA./	32,200,427
CBT CORPORATION, Boston, MA/	Not available
The Connecticut Bank & Trust Co., N.A., Hartford	9,916,718
BAYBANKS, INC., Boston, MA/	9,496,456
BayBank Connecticut, N.A., Farmington	160,179
BNH BANCSHARES, INC., New Haven/	222,082
Bank of New Haven, New Haven	218,460
CENVEST, INC., Hartford/	774,017
Central Bank, Meriden	746,609
Meriden Trust and Safe Deposit Company, Meriden	32,548
CFS BANCORP., INC., Westport/	140,196
Columbia Federal Savings Bank, Westport	142,813
CITYTRUST BANCORP, INC., Bridgeport/	2,606,917
Citytrust, Bridgeport	2,589,519
COMFED BANCORP, INC., Lowell, MA/	1,710,806
Comfed Savings Bank, Lowell, MA	1,704,136
CONNECTICUT BANCORP, INC., Norwalk/	72,766
The Norwalk Bank, Norwalk	72,766
CONSTITUTION BANCORP OF NEW ENGLAND, INC., Fairfield/	638,090
American National Bank, Hamden	337,784
The Lafayette Bank and Trust Company, Bridgeport	298,854
DIME FINANCIAL CORPORATION, Wallingford/	695,058
Dime Savings Bank, Wallingford	529,188
City Savings Bank of Meriden, Meriden	163,825
DS BANCOR, INC., Derby/	597,186
The Derby Savings Bank, Derby	597,087
EAGLE FINANCIAL CORPORATION, Torrington/	448,736
First Federal Savings and Loan Association of Torrington	251,388
Bristol Federal Savings Bank, Bristol	199,269
FAIRFIELD COUNTY BANCORP, Stamford/	154,614
Bank of Stamford, Stamford	154,614
FIRST CONSTITUTION FINANCIAL CORPORATION, New Haven/	2,290,078
First Constitution Bank, New Haven	2,287,720
FIRST LITCHFIELD FINANCIAL CORPORATION, Litchfield/	101,351
The First National Bank of Litchfield, Litchfield	101,326
FIRST REGIONAL BANCORP, INC. Hartford/	87,368
First National Bank—CT, Hartford	86,533

FLEET/NORTHSTAR FINANCIAL GROUP, INC., Providence, RI/	29,052,205
Fleet National Bank of Connecticut, Hartford	5,120
FIRST CONNECTICUT BANCORP, INC., Hartford/	Not available
United Bank and Trust Company, Hartford	2,166,596
HOMETOWN BANCORPORATION, INC., Darien/	82,796
Bank of Darien, Darien	78,005
LANDMARK/COMMUNITY BANCORP, INC., Hartford/	366,440
The Landmark Bank, Hartford	258,739
Community National Bank, Glastonbury	107,715
THE MERCHANTS BANCORP, INC., Norwalk/	336,850
Merchants Bank and Trust Co., Norwalk	336,850
NATIONAL INDUSTRIAL BANCORP, INC., Hartford/	67,782
National Industrial Bank of Connecticut, Meriden	66,995
NESB CORPORATION, New London/	1,508,296
New England Savings Bank, New London	1,121,348
OmniBank of Connecticut, Inc., Madison	362,681
NEWMIL BANCORP., INC., New Milford/	587,658
New Milford Savings Bank, New Milford	587,562
NORTH AMERICAN BANCORPORATION, INC., Waterbury/	201,327
The North American Bank and Trust Company, Stratford	201,327
NORTHEAST BANCORP, New Haven/	3,427,722
Union Trust Company, Stamford	3,402,175
NORWICH FINANCIAL CORPORATION, Norwich/	681,347
Norwich Savings Society, Norwich	681,339
OLDE WINDSOR BANCORP, INC., Windsor/	178,191
New England Bank and Trust Company, Enfield	178,191
THE ONE BANCORP, Portland, ME/	2,550,873
The Bank of Hartford, Inc., S.A., Hartford	436,971
ORION CAPITAL CORPORATION, New York, NY/	1,281,433
Sentry Savings and Loan Association, Stamford	33,664
PEOPLE'S MUTUAL HOLDINGS, Bridgeport/	6,326,363
People's Bank, Bridgeport	6,294,349
Guardian Federal Savings and Loan Association, Bridgeport	32,380
ROGERS, CASEY & BARKSDALE, INC., Stamford/	6,890
RCB Trust Company, Stamford	4,645
SBT CORPORATION, Old Saybrook/	105,263
Saybrook Bank & Trust Company, Old Saybrook	104,906
SECONN HOLDING COMPANY, Waterford/	65,561
The Bank of Southeastern Connecticut, Waterford	64,849
SHAWMUT NATIONAL CORPORATION, Hartford/	26,457,000
HARTFORD NATIONAL CORPORATION, Hartford/	Not available
The Connecticut National Bank, Hartford	12,182,456
Seymour Trust Company, Seymour	190,491
Chester Bank, Chester	193,167
State Savings Bank, Southington	230,583
SOCIETY FOR SAVINGS BANCORP, INC., Hartford/	3,951,196
Society for Savings, Hartford	3,747,941

SUFFIELD FINANCIAL CORPORATION, Suffield/	595,569
Suffield Bank, Suffield	375,389
UST CORPORATION, Boston, MA/	2,331,965
UST Bank/Connecticut, Bridgeport	146,006
VILLAGE BANCORP, Ridgefield/	96,795
The Village Bank and Trust Company, Ridgefield	96,841
WEBSTER FINANCIAL CORPORATION, Waterbury/	706,203
First Federal Savings and Loan Association of Waterbury	705,253
WESTPORT BANCORP, INC., Westport/	299,056
The Westport Bank and Trust Company, Westport	298,592

NATIONAL BANKS IN CONNECTICUT

Directory and Statistics

AMERICAN NATIONAL BANK

ASSETS: $337,784,000

MAIN OFFICE: 2992 Dixwell Ave., Hamden, CT 06518

BRANCHES: 11 (Cheshire, Cromwell, Hamden - 2, Meriden, Middlefield, New Haven, North Haven, Wallingford - 2, West Haven)

BAYBANK CONNECTICUT, N.A.

ASSETS: $160,179,000

MAIN OFFICE: 90 Statehouse Square, Hartford, CT

BRANCHES: 9 (Bloomfield, Enfield, Farmington - 2, Glastonbury, Mansfield, Newington, Simsbury, Stafford Springs)

THE CANAAN NATIONAL BANK

ASSETS: $46,865,413

MAIN OFFICE: Main Street, Canaan, CT 06018

THE CITIZENS NATIONAL BANK

ASSETS: $58,382,000

MAIN OFFICE: 182 Main St., Putnam, CT 06260

BRANCHES: 2 (Thompson, Woodstock)

COMMUNITY NATIONAL BANK

ASSETS: $107,807,358

MAIN OFFICE: 2790 Main St., Glastonbury, CT 06033

BRANCHES: 3 (Glastonbury, Hebron, Marlborough)

THE CONNECTICUT BANK AND TRUST COMPANY, NA

ASSETS: $9,916,178,000

MAIN OFFICE: One Constitution Plaza, Hartford, CT 06115

BRANCHES: 161 (Ansonia, Avon, Berlin, Bethany, Bethlehem, Bloomfield, Branford, Bridgeport - 6, Bristol - 3, Brookfield, Brooklyn, Burlington, Cheshire, Clinton, Columbia, Coventry, Cromwell, Danbury - 3, Darien, Deep River, East Granby, East Haddam, East Hampton, East Hartford - 3, East Haven, East Lyme, East Windsor - 2, Ellington - 2, Enfield - 2, Essex, Fairfield - 3, Farmington, Glastonbury - 3, Greenwich - 5, Groton, Guilford, Haddam, Hamden, Hartford - 11, Hebron, Killingworth, Killingly, Madison, Manchester - 3, Mansfield - 2, Marlborough, Meriden - 4, Middletown - 3, Milford - 2, Monroe, Naugatuck, New Canaan, New Haven - 4, New London, New Milford, Newington, North Branford, Norwalk - 3, Norwich - 3, Old Saybrook, Orange, Plainfield - 2, Plainville - 2, Ridgefield - 2, Rocky Hill, Shelton, Simsbury, Somers, Southington - 3, South Windsor - 2, Stafford, Stamford - 9, Stratford, Torrington, Trumbull, Vernon - 2, Wallingford, Waterford, Watertown, Westbrook, West Hartford - 5, West Haven, Westport - 2, Wethersfield, Wilton - 2, Windham, Windsor, Windsor Locks - 4).

CONNECTICUT NATIONAL BANK

ASSETS: $12,182,456,000

MAIN OFFICE: 777 Main St., Hartford, CT 06115

BRANCHES: 163 (Ansonia, Avon, Berlin, Bethel - 2, Bloomfield, Branford, Bridgeport - 9, Bristol - 2, Brookfield, Cheshire - 2, Clinton, Colchester, Cromwell, Danbury - 2, Darien - 2, East Hartford - 2, East Haven, East Lyme, Essex, Fairfield - 5, Farmington, Glastonbury, Greenwich, Groton - 3, Guilford, Hamden - 2, Hartford - 11, Harwinton, Ledyard, Madison, Manchester - 4, Meriden - 3, Middletown - 3, Milford - 4, Monroe - 2, Montville, New Britain - 2, New Canaan, New Fairfield, New Haven - 10, New London - 2, New Milford, Newington - 2, Newtown, North Haven - 2, Norwalk - 2, Norwich - 2, Old Saybrook, Orange - 2, Plainfield, Plymouth, Prospect, Putnam, Ridgefield, Rocky Hill, Shelton - 3, Simsbury, Southbury, Stamford - 10, Stonington - 2, Stratford - 2, Thomaston, Thompson, Torrington - 3, Trumbull - 2, Wallingford - 3, Waterbury - 4, Waterford - 2, Watertown, West Hartford - 3, West Haven - 2, Westbrook, Westport, Wethersfield, Winchester, Windsor - 2.)

FIRST NATIONAL BANK — CT

ASSETS: $86,533,000
MAIN OFFICE: One Commercial Plaza, Hartford, CT 06103
BRANCHES: 3 (Enfield - 2, Hartford)

FIRST NATIONAL BANK OF LITCHFIELD

ASSETS: $101,326,000
MAIN OFFICE: North Street, Litchfield, CT 06759
BRANCHES: 2 (Washington)

FIRST NATIONAL BANK OF STAMFORD

ASSETS: $57,828,000
MAIN OFFICE: 555 Summer St., Stamford, CT 06901

THE FIRST NATIONAL BANK OF SUFFIELD

ASSETS: $73,728,000
MAIN OFFICE: 30 Bridge St., Suffield, CT 06078
BRANCHES: 1 (Suffield)

FLEET NATIONAL BANK OF CT

ASSETS: $5,120,000
MAIN OFFICE: 101 Pearl St., Hartford, CT 06103

HARBOR NATIONAL BANK OF CT

ASSETS: $26,123,000
MAIN OFFICE: 471 East Main Street, Branford, CT 06405

NATIONAL INDUSTRIAL BANK OF CONNECTICUT

ASSETS: $66,995,000
MAIN OFFICE: One Colony St., Meriden, CT 06453
BRANCHES: 2 (Hartford, Meriden)

NATIONAL IRON BANK

ASSETS: $58,872,000
MAIN OFFICE: Route 44, Salisbury, CT 06068
BRANCHES: 4 (Canaan, Cornwall, Norfolk, Washington)

SUMMIT NATIONAL BANK

ASSETS: $75,675,469
MAIN OFFICE: 30 South Main St., Torrington, CT 06790
BRANCHES: 1 (Winsted)

FEDERAL SAVINGS BANKS IN CONNECTICUT

Directory and Statistics

BRISTOL FEDERAL SAVINGS BANK

ASSETS: $197,183,057
MAIN OFFICE: 222 Main St., Bristol, CT 06010
BRANCHES: 3 (Bristol - 2, Plymouth)

COLUMBIA FEDERAL SAVINGS BANK

ASSETS: $149,031,000
MAIN OFFICE: 145 Main St., Westport, CT 06880
BRANCHES: 5 (Fairfield, Norwalk, Stamford - 2, Trumbull)

THE FEDERAL SAVINGS BANK

ASSETS: $168,623,403
MAIN OFFICE: 94 West Main St., New Britain, CT 06050
BRANCHES: 4 (New Britain - 2, Newington, Plainville)

FINANCIAL FEDERAL SAVINGS BANK

ASSETS: $25,126,000
MAIN OFFICE: 290 Constitution Plaza, Hartford, CT 06103

MECHANICS AND FARMERS SAVINGS BANK, FSB

ASSETS: $1,283,086,462
MAIN OFFICE: 930 Main St., Bridgeport, CT 06601
BRANCHES: 20 (Bethel, Bridgeport - 2, Danbury, Darien, Fairfield - 2, Greenwich - 2, Milford, Monroe, New Canaan - 2, Ridgefield, Southport, Stratford - 2, Trumbull, Westport, Wilton)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT

Directory and Statistics

CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $103,227,000
MAIN OFFICE: 612 Bedford St., Stamford, CT 06901
BRANCHES: 1 (Stamford)

COMMUNITY FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $63,582,000
MAIN OFFICE: 4490 Main St., Bridgeport, CT 06606

DANIELSON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $136,667,109
MAIN OFFICE: 203 Main St., Danielson, CT 06239
BRANCHES: 1 (Putnam)

ENFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $93,716,363
MAIN OFFICE: 660 Enfield St., Enfield, CT 06082
BRANCHES: 3 (Enfield - 2, Suffield)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF EAST HARTFORD

ASSETS: $394,174,842
MAIN OFFICE: 1137 Main St., East Hartford, CT 06108
BRANCHES: 7 (East Hartford, Glastonbury - 2, Manchester, South Windsor, Vernon - 2)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF TORRINGTON

ASSETS: $251,388,000
MAIN OFFICE: 50 Litchfield St., Torrington, CT 06790
BRANCHES: 4 (Barkhamsted, Canton, Litchfield, Torrington)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WATERBURY

ASSETS: $705,611,000
MAIN OFFICE: 145 Bank St., Waterbury, CT 06720
BRANCHES: 8 (Prospect, Southbury, Waterbury - 4, Watertown - 2)

GREENWICH FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $244,597,790
MAIN OFFICE: 28 Havemeyer Place, Greenwich, CT 06830
BRANCHES: 4 (Greenwich)

GUARDIAN FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $32,380,000
MAIN OFFICE: 3878 Main St., Bridgeport, CT 06606

NEW LONDON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $263,360,560
MAIN OFFICE: 15 Masonic St., New London, CT 06320
BRANCHES: 8 (East Lyme - 2, Essex, Groton - 2, New London, Old Lyme, Waterford)

NORTHEAST SAVINGS, FA

ASSETS: $8,214,776,000
MAIN OFFICE: 50 State St., Hartford, CT 06103
BRANCHES: 8 (Bloomfield, East Hartford, Manchester, Simsbury, West Hartford - 2, Wethersfield)

NUTMEG FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $81,382,000
MAIN OFFICE: 301 Main St., Danbury, CT 06810
BRANCHES: 2 (Danbury - 2)

WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $86,746,000
MAIN OFFICE: 250 Broad St., Windsor, CT 06095
BRANCHES: 3 (Granby, Windsor - 2)

CITY AND TOWN DIRECTORY

Banks and savings institutions

Arranged by cities and towns

(State-chartered institutions in bold-faced type; Main offices with asterisk)

ANDOVER
Savings Bank of Manchester, branch

ANSONIA
***Housatonic Bank and Trust Co.**
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Great Country Bank**, main office and branch
Shelton Savings Bank, branch

ASHFORD
Savings Bank of Manchester, branch

AVON
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
American Savings Bank, branch
Mechanics Savings Bank, branch
Northwest Bank for Savings, two branches
Society for Savings, branch
The Bank of Hartford, Inc., branch
Suffield Savings Bank, branch
United Bank & Trust Co., branch
Derby Savings Bank, branch

BARKHAMSTED
First Federal Savings and Loan Assoc., branch

BEACON FALLS
Great Country Bank, branch

BERLIN
Connecticut National Bank, branch
***MidConn Bank**, main office and two branches
Connecticut Bank And Trust Co., NA, branch
United Bank & Trust Co., two branches

BETHANY
Connecticut Bank and Trust Co., NA, branch

BETHEL
Citytrust, branch
Union Trust Co., branch
Connecticut National Bank, two branches
Newtown Savings Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
Danbury Savings and Loan Association, branch
Centerbank, branch
Mechanics & Farmers Savings Bank, FSB

BETHLEHEM
Connecticut Bank and Trust Co., NA, branch
Centerbank, branch

BLOOMFIELD
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Mechanics Savings Bank, branch
Society for Savings, branch
The Bank of Hartford, Inc., branch
Northeast Savings F.A., branch
Bank of Boston Connecticut, branch
Union Trust Co., branch
BayBank Connecticut, NA, branch

BOLTON
Savings Bank of Manchester, branch

BRANFORD
Amity Bank, branch
Bank of Boston Connecticut, branch
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Branford Savings Bank**
*Harbor National Bank of CT
First Constitution Bank, branch
New Haven Savings Bank, branch
OmniBank of Connecticut, Inc., branch

BRIDGEPORT
***Citytrust**, main office and four branches
***Lafayette Bank and Trust Co.**, main office and six branches
Union Trust Co., two branches

Connecticut Bank and Trust Co., NA, six branches
Connecticut National Bank, nine branches
*The Bank Mart, main office and two branches
*People's Bank, main office and eight branches
*Mechanics and Farmers Savings Bank, FSB, main office and two branches
*Community Federal Savings and Loan Association
Bank of Boston Connecticut, branch
*Guardian Federal Savings and Loan Association
*UST Bank/Connecticut, main office and one branch
First Constitution Bank, two branches

BRIDGEWATER
New Milford Bank and Trust Company, branch
New Milford Savings Bank, branch

BRISTOL
Bank of Boston Connecticut, branch
North American Bank and Trust Co., branch
United Bank & Trust Co., three branches
Connecticut Bank and Trust Co., NA, three branches
*Community Savings Bank
Connecticut National Bank, two branches
*Bristol Savings Bank, main office and four branches
*Bristol Federal Savings Bank, main office and two branches

BROOKFIELD
Citytrust, branch
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Centerbank, branch
Gateway Bank, two branches
New Milford Savings Bank, branch
Norwalk Savings Society
People's Bank, branch
Union Savings Bank of Danbury, branch
*Brookfield Bank

BROOKLYN
Connecticut Bank and Trust Co., NA, branch
Jewett City Savings Bank, branch
Brooklyn Savings Bank, branch

BURLINGTON
Torrington Savings Bank, branch
Connecticut Bank and Trust Co., NA, branch

CANAAN
National Iron Bank, branch
New Milford Savings Bank, branch
People's Bank, branch
Torrington Savings Bank, branch
*Canaan National Bank

CANTERBURY
Brooklyn Savings Bank, branch
Chelsea Groton Savings Bank, branch

CANTON
*Collinsville Savings Society
First Federal Savings and Loan Association of Torrington, branch
United Bank & Trust Co., branch

CHESHIRE
Citytrust, branch
Bank of Boston Connecticut, branch
Centerbank, branch
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, branch
Connecticut Bank and Trust Co., NA, branch
Housatonic Bank & Trust Co., branch
Central Bank, branch
First Constitution Bank, branch
New Haven Savings Bank, branch
American National Bank, branch
Connecticut National Bank, two branches

CHESTER
*Chester Bank, main office and branch
Saybrook Bank & Trust Co., branch

CLINTON
Connecticut Bank and Trust Co., NA, branch
Connecticut Savings Bank, branch
New England Savings Bank, branch
Connecticut National Bank, branch
The Liberty Bank for Savings, branch
Saybrook Bank & Trust Co., branch
OmniBank of Connecticut, Inc., branch

COLCHESTER
Glastonbury Bank and Trust Co., branch
Connecticut National Bank, branch
Farmers and Mechanics Savings Bank, branch
Norwich Savings Society, branch
Liberty Bank for Savings, branch

COLUMBIA
Connecticut Bank and Trust Co., NA, branch

CORNWALL
National Iron Bank, branch

COVENTRY
Connecticut Bank and Trust Co., NA, branch
Tolland Bank, branch

CROMWELL
American National Bank, branch
The Bank of Hartford, branch
Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, two branches
Liberty Bank for Savings, two branches
Connecticut National Bank, branch
***Connecticut Valley Bank**

DANBURY
Citytrust, two branches
Merchants Bank and Trust Co., branch
Union Trust Co., seven branches
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
Gateway Bank, two branches
***Savings Bank of Danbury**, main office and branch
People's Bank, branch
***Union Savings Bank of Danbury**, main office and two branches
Mechanics and Farmers Savings Bank, FSB, branch
***Danbury Savings and Loan Association**, main office and three branches
*Nutmeg Federal Savings and Loan Association, main office and two branches
Bank of Boston Connecticut, branch
UST Bank/Connecticut, branch
Society for Savings, branch

DANIELSON
***Brooklyn Savings Bank**
*Danielson Federal Savings and Loan Association, branch
United Bank & Trust Co., branch

DARIEN
***Bank of Darien**
Citytrust, branch
First Constitution Bank, branch
Union Trust Co., three branches
Connecticut Bank and Trust Co., two branches
Connecticut National Bank, branch
Gateway Bank, two branches
People's Bank, two branches
Stamford Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch

DEEP RIVER
Connecticut Bank and Trust Co., NA, branch
New England Savings Bank, branch

DERBY
Bank of Boston Connecticut, branch
Union Trust Co., branch
Connecticut National Bank, branch
***Derby Savings Bank**, main office and one branch
First Constitution Bank, branch

DURHAM
Central Bank, branch
OmniBank of Connecticut, Inc., branch

EASTFORD
Savings Bank of Manchester, branch

EAST GRANBY
United Bank & Trust Co., branch
Winsted Savings Bank, branch
Connecticut Bank and Trust Co., NA, branch

EAST HADDAM
Chester Bank, branch
Connecticut Bank and Trust Co., NA, branch

EAST HAMPTON
Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, branch
Liberty Bank for Savings, branch
Moodus Savings Bank, branch

EAST HARTFORD
Landmark Bank, branch
Glastonbury Bank and Trust Co., branch
United Bank & Trust Co., branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
Mechanics Savings Bank, branch
People's Bank, branch
Savings Bank of Manchester, two branches
Society for Savings, two branches

*First Federal Savings and Loan Association of East Hartford, main office and branch
Northeast Savings FA, branch
*Bank of East Hartford
Burritt InterFinancial Bancorporation, branch
Bank of Boston, branch

EAST HAVEN
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Branford Savings Bank, branch
Connecticut Savings Bank, branch
New Haven Savings Bank, two branches
First Constitution Bank, branch
Society for Savings, branch
People's Bank, branch

EAST LYME
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Liberty Bank for Savings, branch
New England Savings Bank, branch
New London Federal Savings and Loan Association, two branches

EAST WINDSOR
New England Bank and Trust Co., branch
United Bank and Trust Co., branch
Savings Bank of Manchester, branch
Society for Savings, branch
Connecticut Bank and Trust Co., NA, branch
Suffield Savings Bank, branch

ELLINGTON
New England Bank and Trust Co., branch
Savings Bank of Rockville, branch
Tolland Bank, branch
Connecticut Bank and Trust Co., NA, two branches

ENFIELD
*New England Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, two branches
First National Bank-CT, two branches
Central Bank, branch
People's Bank, branch
Society for Savings, branch
Suffield Savings Bank, branch
*Enfield Federal Savings and Loan Association, main office and two branches
Northeast Savings, FA, branch
Savings Bank of Rockville, branch
Connecticut National Bank, branch
BayBank Connecticut, NA, branch

ESSEX
Chester Bank, branch
United Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
*Essex Savings Bank
New London Federal Savings and Loan Association, branch

FAIRFIELD
*Fairfield First Bank & Trust Co.
Citytrust, three branches
Lafayette Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, five branches
The Bank Mart, two branches
Gateway Bank, three branches
People's Bank, four branches
Mechanics and Farmers Savings Bank, FSB, three branches
Columbia Federal Savings and Loan Association of Westport, branch
First Constitution Bank, two branches
Society for Savings, branch

FARMINGTON
Bank of Boston Connecticut, two branches
Connecticut National Bank, branch
*Farmington Savings Bank, main office and two branches
Connecticut Bank and Trust Co., NA, branch
BayBank Connecticut, NA, two branches

FRANKLIN
Willimantic Savings Institute, branch

GLASTONBURY
*Glastonbury Bank and Trust Co., main office and three branches
American Savings Bank, branch
Burritt InterFinancial Bancorp, branch
People's Bank, branch
Society for Savings, branch
*Community National Bank, main office and branch
Connecticut Bank and Trust Co., NA, three branches

First Federal Savings and Loan Association, of East Hartford, two branches
Centerbank, branch
Savings Bank of Manchester, branch
Suffield Bank, branch
Connecticut National Bank, branch
BayBank Connecticut, NA, branch

GOSHEN
Torrington Savings Bank, branch

GRANBY
Winsted Savings Bank, branch
Windsor Federal Savings and Loan Association, branch
United Bank & Trust Co., branch

GREENWICH
Citytrust, two branches
***Connecticut Community Bank**, main office and branch
***The Putnam Trust Company of Greenwich**, main office and five branches
Union Trust Co., four branches
Connecticut Bank and Trust Co., NA, five branches
People's Bank, four branches
Society for Savings, branch
Stamford Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, two branches
*Greenwich Federal Savings and Loan Association, main office and four branches
Connecticut National Bank, branch

GRISWOLD
***The Jewett City Trust Co.**
***Jewett City Savings Bank**
Eastern Savings and Loan Association, branch

GROTON
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, three branches
***Chelsea Groton Savings Bank**, main office and two branches
New England Savings Bank, branch
New London Federal Savings and Loan Association, two branches
Bank of Southeastern Connecticut, branch
Liberty Bank for Savings, branch

GUILFORD
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Guilford Savings Bank**, main office and branch
New Haven Savings Bank, branch
OmniBank of Connecticut, Inc. branch

HADDAM
Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, branch
Liberty Bank for Savings, branch

HAMDEN
Bank of Boston Connecticut, branch
Union Trust Co., two branches
*American National Bank, main office and two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, two branches
New Haven Savings Bank, three branches
People's Bank, branch
Great Country Bank, branch
Bank of New Haven, branch
***Whitney Bank & Trust Co.**
Dime Savings Bank of Wallingford, branch
First Constitution Bank, three branches
Society for Savings, branch

HARTFORD
Bank of Boston Connecticut, two branches
***The Landmark Bank**, two branches
***United Bank & Trust Co.**, main office and three branches
*Connecticut Bank and Trust Co., NA, main office and eleven branches
*Connecticut National Bank, main office and eleven branches
*First National Bank-CT
***Advest Bank**
***Mechanics Savings Bank**, main office and two branches
People's Bank, three branches
***Society for Savings**, main office and three branches
***The Bank of Hartford, Inc.**, main office and two branches
***Connecticut Savings and Loan Association**
*Fleet National Bank of CT

*Financial Federal Savings Bank, main office
*Northeast Savings F.A., main office and branch
Citytrust, branch
***Sentinel Bank**
National Industrial Bank of CT, branch
*BayBank Connecticut, NA

HARWINTON
Connecticut National Bank, branch
Thomaston Savings Bank, branch

HEBRON
Connecticut Bank and Trust Co., NA, branch
Willimantic Savings Institute, branch
Farmers & Mechanics Savings Bank, branch
Community National Bank, branch

KENT
New Milford Bank and Trust Co., branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch

KILLINGLY
Norwich Savings Society, branch
Connecticut Bank and Trust Co., NA, branch
United Bank & Trust Co., branch

KILLINGWORTH
Connecticut Bank and Trust Co., NA, branch
American Savings Bank, branch

LEBANON
Willimantic Savings Institute, branch

LEDYARD
Connecticut National Bank, branch
Dime Savings Bank of Norwich, branch
New England Savings Bank, branch
Norwich Savings Society, branch

LISBON
Norwich Savings Society, branch

LITCHFIELD
*First National Bank of Litchfield
***Litchfield Bancorp**, main office and one branch
First Federal Savings and Loan Association, branch

MADISON
Union Trust, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut Savings Bank, branch
Connecticut National Bank, branch
New Haven Savings Bank, two branches
Shoreline Bank and Trust Co.
***OmniBank of Connecticut, Inc.**

MANCHESTER
***Manchester State Bank**, main office and branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, four branches
***Savings Bank of Manchester**, main office and six branches
First Federal Savings and Loan Association of East Hartford, branch
Northeast Savings, F.A., branch

MANSFIELD
Connecticut Bank and Trust Co., NA, two branches
American Savings Bank, branch
Central Bank, branch
Liberty Bank for Savings, branch
Norwich Savings Society, branch
Savings Bank of Manchester, branch
United Bank & Trust Co., two branches
BayBank Connecticut, NA, branch

MARLBOROUGH
Liberty Bank for Savings, branch
Connecticut Bank and Trust Co., NA, branch
Community National Bank, branch

MERIDEN
Bank of Boston Connecticut, two branches
***Meriden Trust and Safe Deposit Co.**, main office and two branches
American National Bank, branch
Connecticut Bank and Trust Co., NA, four branches
*National Industrial Bank of Connecticut, main office and branch
***Central Bank**, main office and three branches
***City Savings Bank of Meriden**, main office and two branches
Connecticut National Bank, three branches
Founders Bank, branch

MIDDLEBURY
Citytrust, branch
Naugatuck Savings Bank, branch
American Bank of Connecticut, branch

MIDDLEFIELD
American National Bank, branch
MidConn Bank, branch

MIDDLETOWN
United Bank & Trust Co., branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, three branches
***Farmers and Mechanics Savings Bank**, main office and four branches
***Liberty Bank for Savings**, main office and three branches
New Haven Savings Bank, branch
Central Bank, branch

MILFORD
Citytrust, branch
Bank of Boston Connecticut, branch
Union Trust, branch
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, four branches
***Milford Bank**, main office and branch
People's Bank, branch
Connecticut Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
Bank of New Haven, branch
New Haven Savings Bank, branch
First Constitution Bank, two branches

MONROE
Citytrust, branch
North American Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
People's Bank, two branches
Society for Savings, branch
Mechanics and Farmers Savings Bank, FSB, branch
Gateway Bank, branch

MONTVILLE
Connecticut National Bank, branch
Farmers and Mechanics Savings Bank, branch
Norwich Savings Society, branch
New England Savings Bank, branch

MOODUS
***Moodus Savings Bank**

MORRIS
New Milford Savings Bank, branch

NAUGATUCK
Citytrust, branch
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
***Naugatuck Savings Bank**, main office and two branches
***Naugatuck Valley Savings and Loan Association**, main office and two branches

NEW BRITAIN
Connecticut National Bank, two branches
***American Savings Bank**, main office and three branches
***Burritt InterFinancial Bancorp**, main office and three branches
***People's Savings Bank of New Britain**, main office and three branches
*Federal Savings Bank, main office and two branches
United Bank & Trust Co., four branches
Society for Savings, branch

NEW CANAAN
***New Canaan Bank and Trust Co.**
Union Trust Co., three branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
People's Bank, branch
Mechanics and Farmers Savings Bank, FSB, two branches
First Constitution Bank, branch

NEW FAIRFIELD
Connecticut National Bank, branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch
Danbury Savings and Loan Association, branch
***Candlewood Bank & Trust Co.**

NEW HARTFORD
United Bank & Trust Co., branch
Northwest Bank for Savings, branch

NEW HAVEN
***Bank of New Haven**, main office and three branches
***Founders Bank**
Bank of Boston Connecticut, four branches
Union Trust Co., three branches
Connecticut Bank and Trust Co., NA, four branches
Connecticut National Bank, ten branches

*Connecticut Savings Bank, main office and five branches
*New Haven Savings Bank, main office and three branches
People's Bank, two branches
Citytrust, two branches
Amity Bank, branch
New Haven Merchants Bank, branch
Saybrook Bank & Trust Co., branch
*First Constitution Bank, main office and branch
American National Bank, branch

NEW LONDON
Union Trust Co., two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
*New England Savings Bank, main office and four branches
*First New London Savings and Loan Association
New London Federal Savings and Loan Association, branch

NEW MILFORD
Bank of Boston Connecticut, two branches
*New Milford Bank and Trust Co., main office and two branches
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
*New Milford Savings Bank, main office and branch
Danbury Savings and Loan Association, branch
Union Savings Bank of Danbury, branch

NEWINGTON
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
American Savings Bank, branch
Burritt InterFinancial Bancorp, two branches
Society for Savings, branch
Federal Savings Bank, branch
BayBank Connecticut, NA, branch

NEWTOWN
Citytrust, branch
Union Trust Co., branch
Connecticut National Bank, branch
Gateway Bank, branch
*Newtown Savings Bank
Danbury Savings and Loan Association, branch
Centerbank, branch
People's Bank, branch

NORFOLK
National Iron Bank, branch

NORTH BRANFORD
Connecticut Bank and Trust Co., NA, branch
Branford Savings Bank, branch
Connecticut Savings Bank, branch
New Haven Savings Bank, branch
Dime Savings Bank of Wallingford, branch

NORTH HAVEN
Citytrust, branch
Bank of Boston Connecticut, branch
Union Trust Co., branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, two branches
New Haven Savings Bank, branch
First Constitutional Bank, branch
American National Bank, branch

NORTH STONINGTON
Chelsea Groton Savings Bank, branch

NORWALK
Citytrust, branch
*Merchants Bank and Trust Co., main office and four branches
Union Trust Co., two branches
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
*Fairfield County Savings Bank, main office and four branches
*Gateway Bank, main office and four branches
*Norwalk Savings Society, main office and two branches
People's Bank, three branches
Columbia Federal Savings and Loan Association of Westport, branch
Amity Bank, branch
*Norwalk Bank
Society for Savings, branch

NORWICH
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, three branches

*Chelsea Groton Savings Bank, main office and two branches
*Dime Savings Bank of Norwich, main office and two branches
*Norwich Savings Society, main office and three branches
*Eastern Savings and Loan Association, main office and branch
United Bank & Trust Co., two branches

OAKDALE
Eastern Savings & Loan Association, branch

OLD LYME
United Bank & Trust Co., branch
Essex Savings Bank, branch
New England Savings Bank, branch
OmniBank of Connecticut, Inc., branch
New London Federal Savings and Loan Association, branch

OLD SAYBROOK
*Saybrook Bank and Trust Co.
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Essex Savings Bank, branch
Liberty Bank for Savings, branch
Society for Savings, branch

ORANGE
Bank of New Haven, branch
Housatonic Bank & Trust Company, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
New Haven Savings Bank, branch
People's Bank, two branches
Society for Savings, branch
Derby Savings Bank, branch
First Constitution Bank, branch

OXFORD
Seymour Trust Co., branch
Naugatuck Savings Bank, branch

PLAINFIELD
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, branch
Brooklyn Savings Bank, branch
Jewett City Savings Bank, branch
New England Savings Bank, branch
Norwich Savings Society, branch

PLAINVILLE
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, two branches
American Savings Bank, branch
Bristol Savings Bank, branch
Federal Savings Bank, branch
Burritt InterFinancial Bancorp, branch
United Bank & Trust Co., branch

PLYMOUTH
Connecticut National Bank, branch
Bristol Savings Bank, branch
Thomaston Savings Bank, branch
Bristol Federal Savings Bank, branch

PORTLAND
Glastonbury Bank and Trust Co., branch
United Bank & Trust Co., branch
Liberty Bank for Savings, branch

PROSPECT
Connecticut National Bank, branch
Centerbank, branch
First Federal Savings and Loan Association of Waterbury, branch

PUTNAM
*Citizens National Bank
Connecticut National Bank, branch
*Putnam Savings Bank
*Cargill Bank of Connecticut

REDDING
Union Trust Co., branch
Westport Bank and Trust Co., branch
Norwalk Savings Society, branch
Ridgefield Savings Bank, branch

RIDGEFIELD
Citytrust, branch
Union Trust Co., two branches
*Village Bank and Trust Co.
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, branch
*Ridgefield Savings Bank, main office and two branches
Mechanics and Farmers Savings Bank, FSB, branch
Danbury Savings and Loan Association, branch
First Constitution Bank, branch
People's Bank, branch

ROCKY HILL
Glastonbury Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch

MidConn Bank, two branches
Burritt InterFinancial Bancorp., branch
The Bank of Hartford, Inc., branch

SALEM
Chelsea Groton Savings Bank, branch

SALISBURY
*Salisbury Bank and Trust Co., main office and branch
*National Iron Bank
Litchfield Bancorp, branch

SEYMOUR
*Seymour Trust Co.
Derby Savings Bank, branch
New Haven Savings Bank, branch
Great Country Bank, branch
American Bank of Connecticut, branch
Merchants Bank and Trust Co., branch

SHARON
Salisbury Bank and Trust Co., branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch

SHELTON
Citytrust, branch
Great Country Bank, two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
Derby Savings Bank, three branches
Society for Savings, branch
*Shelton Savings Bank, main office and branch
UST Bank/Connecticut, two branches
People's Bank, branch

SHERMAN
New Milford Savings Bank, branch

SIMSBURY
Connecticut National Bank, branch
Connecticut Bank and Trust Co., NA, branch
American Savings Bank, branch
People's Bank, two branches
Society for Savings, branch
Northeast Savings F.A., branch
United Bank & Trust Co., two branches
BayBank Connecticut, NA, branch

SOMERS
New England Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Savings Bank of Rockville, branch

SOUTH WINDSOR
Savings Bank of Manchester, branch
Society for Savings, branch
Savings Bank of Rockville, branch
First Federal Savings and Loan Association of East Hartford, branch
Connecticut Bank and Trust Co., N.A., two branches

SOUTHBURY
Bank of Boston Connecticut, two branches
Union Trust Co., branch
Connecticut National Bank, branch
Newtown Savings Bank, branch
People's Bank, branch
First Federal Savings and Loan Association of Waterbury, branch
North American Bank & Trust Co., two branches
Centerbank, two branches
Derby Savings Bank, branch
Danbury Savings & Loan Association, branch

SOUTHINGTON
Connecticut Bank and Trust Co., NA, three branches
*Southington Savings Bank, main office and two branches
*Bank of Southington
Bank of Boston Connecticut, branch
Union Trust Co., three branches
Centerbank, branch
*State Savings Bank

SPRAGUE
Chelsea Groton Savings Bank, branch

STAFFORD
Connecticut Bank and Trust Co., NA, branch
*Stafford Savings Bank, main office and branch
Tolland Bank, branch
BayBank Connecticut, NA, branch

STAMFORD
*Bank of Stamford
Connecticut Community Bank, branch
Citytrust, two branches
*Union Trust Co., main office and ten branches
*RCB Trust Co.
Connecticut Bank and Trust Co., NA, nine branches
Connecticut National Bank, ten branches
Gateway Bank, four branches
People's Bank, six branches

*Stamford Savings Bank, main office and four branches
*Sentry Savings and Loan Association
*Charter Federal Savings and Loan Association, main office and branch
Columbia Federal Savings and Loan Association of Westport, two branches
*First National Bank of Stamford
Amity Bank, branch
First Constitution Bank, four branches
Society for Savings, branch

STONINGTON
Connecticut National Bank, two branches
Chelsea Groton Savings Bank, branch
Liberty Bank for Savings, branch
New England Savings Bank, two branches
Norwich Savings Society, branch
*Bank of Mystic
Willimantic Savings Institute, branch

STRATFORD
Citytrust, two branches
Lafayette Bank and Trust Co., two branches
*North American Bank and Trust Co., main office and branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
The Bank Mart, two branches
People's Bank, three branches
Mechanics and Farmers Savings Bank, FSB, two branches
Society for Savings, branch

SUFFIELD
*First National Bank of Suffield, main office and branch
*Suffield Bank
Enfield Federal Savings and Loan Association, branch
New England Bank & Trust Co., branch

THOMASTON
Bank of Boston Connecticut, branch
Connecticut National Bank, branch

THOMPSON
Citizens National Bank, branch
Connecticut National Bank, branch
Cargill Bank of Connecticut, branch

TOLLAND
*Tolland Bank
Savings Bank of Manchester, branch

TORRINGTON
Bank of Boston Connecticut, three branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
*Torrington Savings Bank, main office and branch
*Summit National Bank
*First Federal Savings and Loan Association of Torrington, main office and branch
Winsted Savings Bank, branch

TRUMBULL
Citytrust, branch
Bank of Boston Connecticut, branch
Lafayette Bank and Trust Co., branch
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
The Bank Mart, branch
People's Bank, three branches
Mechanics and Farmers Savings Bank, FSB, branch
Society for Savings, branch
Columbia Federal Savings and Loan Association of Westport, branch
UST Bank/Connecticut, branch

VERNON
Savings Bank of Manchester, branch
United Bank & Trust Co., three branches
Connecticut Bank and Trust Co., NA, branch
People's Bank, three branches
*Savings Bank of Rockville, main office and two branches
First Federal Savings and Loan Association of East Hartford, two branches
Tolland Bank, branch
*Vernon Bank

WALLINGFORD
Bank of Boston Connecticut, branch
Union Trust Co., two branches
American National Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
*Colony Savings Bank
*Dime Savings Bank of Wallingford, main office and three branches

Connecticut Savings Bank, branch
Citytrust, branch
Central Bank, branch

WASHINGTON
First National Bank of Litchfield, two branches
National Iron Bank, branch
Litchfield Bancorp, branch
New Milford Savings Bank, branch

WATERBURY
*__Bank of Waterbury__
Citytrust, three branches
*__Bank of Boston Connecticut__, main office and five branches
North American Bank and Trust Co., three branches
Connecticut National Bank, four branches
*__American Bank of Connecticut__, main office and four branches
*__Security Savings and Loan Association__, main office and three branches
*First Federal Savings and Loan Association of Waterbury, main office and four branches
*__Centerbank__, main office and six branches
Society for Savings, branch

WATERFORD
*__Bank of Southeastern Connecticut__
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Liberty Bank for Savings, two branches
New England Savings Bank, branch
New London Federal Savings and Loan Association, branch
United Bank & Trust Co., branch

WATERTOWN
Citytrust, branch
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
The Banking Center, two branches
Thomaston Savings Bank, branch
American Bank of Connecticut, branch
First Federal Savings and Loan Association of Waterbury, two branches
*__Heritage Bank__
Centerbank, branch

WESTBROOK
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
OmniBank of Connecticut, Inc., branch

WEST HARTFORD
Citytrust, two branches
Bank of Boston Connecticut, two branches
Security Trust, two branches
United Bank & Trust Co., three branches
Connecticut Bank and Trust Co., NA, five branches
Connecticut National Bank, four branches
American Savings Bank, branch
Burritt InterFinancial Bancorp., branch
Farmington Savings Bank, branch
Mechanics Savings Bank, three branches
People's Bank, two branches
Society for Savings, four branches
The Bank of Hartford, Inc., branch
Northeast Savings F.A., two branches
The Landmark Bank, branch
*__First Bank of West Hartford__
Union Trust Co., two branches

WEST HAVEN
Bank of Boston Connecticut, two branches
Union Trust Co., branch
American National Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
New Haven Savings Bank, two branches
People's Bank, branch
First Constitution Bank, branch

WESTON
Westport Bank and Trust Co., branch

WESTPORT
Citytrust, branch
Union Trust Co., two branches
*__Westport Bank and Trust Co.__, main office and two branches
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, branch
Gateway Bank, branch
People's Bank, three branches
Mechanics and Farmers Savings Bank, FSB, branch
The Bank Mart, branch

*Columbia Federal Savings Bank
Lafayette Bank and Trust Co., branch
Norwalk Savings Society, branch
Society for Savings, branch

WETHERSFIELD
Bank of Boston Connecticut, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
American Savings Bank, branch
Mechanics Savings Bank, branch
Society for Savings, two branches
Northeast Savings, F.A., branch
United Bank & Trust Co., branch
***Equity Bank**
People's Bank, branch

WILLINGTON
Tolland Bank, branch
United Bank & Trust Co., two branches

WILTON
Citytrust, two branches
Union Trust Co., two branches
Connecticut Bank and Trust Co., NA, two branches
Gateway Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
***Wilton Bank**

WINCHESTER
Connecticut National Bank, branch
***Northwest Bank for Savings**
***Winsted Savings Bank**
Summit National Bank, branch

WINDHAM
Connecticut Bank and Trust Co., NA, branch
Liberty Bank for Savings, two branches
***Willimantic Savings Institute**
United Bank & Trust Co., branch

WINDSOR
United Bank & Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Mechanics Savings Bank, branch
Society for Savings, branch
*Windsor Federal Savings and Loan Association, main office and two branches
*New England Bank & Trust Co., branch

WINDSOR LOCKS
Suffield Savings Bank, two branches
***Windsor Locks Savings and Loan Association**
Connecticut Bank and Trust Co., NA, four branches

WOLCOTT
Bank of Boston Connecticut, branch
North American Bank and Trust Co. two branches
The Banking Center, branch
Centerbank, branch
Security Savings & Loan Association, branch

WOODBRIDGE
***Amity Bank**
Connecticut Savings Bank, branch
New Haven Savings Bank, branch
People's Bank, branch

WOODBURY
Bank of Boston Connecticut, branch
Centerbank, branch
American Bank of Connecticut, branch
Newtown Savings Bank, branch

WOODSTOCK
Citizens National Bank, branch

OVERSEAS

BRITISH WEST INDIES
Bank of Boston Connecticut, branch

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Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES — DEC. 31, 1988 AND DEC. 31, 1987
(Amounts in thousands of dollars)

ASSETS	12/31/88	12/31/87	Increase Decrease	Percent of Change
Cash and Balances Due From Depository Institutions:				
Noninterest Bearing Balances Currency and Coin	$1,042,815	$ 907,514	$135,301	14.91
Interest Bearing Balances	67,044	109,918	(42,874)	(39.01)
Securities	2,324,635	2,112,882	211,753	10.02
Federal Funds Sold and Securities U/A To Resell	190,808	258,209	(67,401)	(26.10)
Loans and Lease Financings Receivables:				
Loans and Leases, Net of Unearned Income	12,080,690	10,946,331	1,134,359	10.36
Less: Allowances for Loan and Lease Losses	125,207	120,576	4,631	3.84
Less: Allocated Transfer Risk Reserve	0	0	0	.00
Loans and Leases Net of Unearned	11,955,483	10,825,755	1,129,728	10.44
Assets Held in Trading Accounts	6,587	19,406	(12,819)	(66.06)
Premises and Fixed Assets Including Capitalized Leases	208,314	197,562	10,752	5.44
Other Real Estate Owned	33,894	8,261	25,633	310.29
Investments in Unconsolidated Subs and Associated Cos	76,647	102,673	(26,026)	(25.35)
Customers Liability To This Bank on Acceptances Out	11,573	13,615	(2,042)	(15.00)
Intangible Assets	11,813	13,377	(1,564)	(11.69)
Other Assets	241,429	260,614	(19,185)	(7.36)
Total Assets	**16,171,042**	**14,829,786**	**1,341,256**	**9.04**
LIABILITIES				
Deposits:				
In Domestic Offices	13,391,281	12,454,542	936,739	7.52
Noninterest Bearing	2,543,346	2,470,783	72,563	2.94
Interest Bearing	10,847,935	9,983,759	864,176	8.66
In Foreign Offices	6,773	33,658	(26,885)	(79.88)
Noninterest Bearing	0	6	(6)	****
Interest Bearing	6,773	33,652	(26,879)	(79.87)
Fed Funds Purchased Secs Sold U/A To Repurchase	1,121,741	874,114	247,627	28.33
Demand Notes Issued To U.S. Treasury	159,506	70,237	89,269	127.10
Other Borrowed Money	133,223	155,537	(22,314)	(14.35)
Mortgage Indebtedness and Obligations Under Cap Leases	14,030	12,765	1,265	9.91
Banks Liability on Acceptances Executed and Outstanding	11,573	13,615	(2,042)	(15.00)
Notes and Debentures Subordinated to Deposits	5,927	6,381	(454)	(7.11)
Other Liabilities	162,850	173,281	(10,431)	(6.02)
Total Liabilities	**15,006,904**	**13,794,130**	**1,212,774**	**8.79**
Limited Life Preferred Stock	0	0	0	.00
EQUITY CAPITAL				
Perpetual Preferred Stock	1,000	1,000	0	.00
Common Stock	163,504	142,785	20,719	14.51
Surplus	404,743	398,383	6,360	1.60
Undivided Profits and Capital Reserves	594,891	493,488	101,403	20.55
Cumulative Foreign Currency Translations Adjustments	0	0	0	.00
Total Equity Capital	**1,164,138**	**1,035,656**	**128,482**	**12.41**
Total Liabilities, LTD Life PFD Stock, Equity Capital	**$16,171,042**	**$14,829,786**	**$1,341,256**	**9.04**

Table No. 2
STATEMENT OF ASSETS, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Cash and Due From Depository Institutions	Securities	Federal Funds Sold and Securities U/A To Resell	Loans and Leases Net of Unearned Income	Less: Allowance For Possible Loan Losses
Amity Bank	$ 4,633	$ 24,938	$ 1,000	$ 144,459	$ 2,092
Bank of Boston Connecticut	228,597	197,593	4,120	2,185,114	29,552
Bank of Darien	6,253	10,540	3,250	55,904	457
Bank of East Hartford	1,378	7,562	50	24,215	203
Bank of New Haven	14,752	32,525	9,000	157,554	1,925
Bank of Southeastern Connecticut	5,742	4,327	5,300	49,108	351
Bank of Southington	4,118	1,296	3,725	34,432	327
Bank of Stamford	8,570	13,024	3,800	124,479	1,236
Bank of Waterbury	3,211	5,901	4,500	42,946	283
Brookfield Bank	3,321	6,324	2,800	37,707	203
Candlewood Bank and Trust	2,148	4,903	2,264	21,246	83
Chester Bank	5,107	75,094	0	108,469	782
Citytrust	147,872	260,827	0	2,028,165	20,821
Connecticut Community Bank	2,330	2,865	2,800	49,502	401
Connecticut Valley Bank	880	0	9,475	680	0
Fairfield First Bank & Trust	3,025	0	6,200	39,847	290
First Bank of West Hartford	1,738	21,714	1,550	26,650	150
Founders Bank	4,185	9,952	4,993	67,533	527
Glastonbury Bank and Trust	21,701	29,544	6,000	200,753	1,703
Heritage Bank	656	0	8,125	593	0
Housatonic Bank and Trust	4,005	22,261	3,000	60,907	663
Jewett City Trust	4,000	5,579	0	20,487	32
Lafayette Bank and Trust	21,930	45,028	0	225,602	1,686
Landmark Bank	9,424	16,371	0	227,215	1,310
Manchester State Bank	7,429	2,064	700	83,245	960

Merchants Bank and Trust	29,001	30,427	6,000	260,666	2,500
Meriden Trust and Safe Deposit	2,689	1,112	5,000	22,411	248
New Canaan Bank and Trust	6,778	23,108	5,400	71,430	527
New England Bank and Trust	8,675	30,334	0	136,378	1,207
New Haven Merchants Bank	3,762	3,405	0	43,051	214
New Milford Bank and Trust	12,379	37,610	12,200	141,205	762
North American Bank and Trust	9,709	17,705	13,600	151,361	1,487
Putnam Trust Company of Greenwich	34,009	110,511	11,000	302,803	1,817
RCB Trust	26	650	0	0	0
Salisbury Bank and Trust	7,162	26,289	2,100	109,408	678
Saybrook Bank and Trust	3,250	7,369	2,550	89,159	560
Sentinel Bank	2,810	1,980	2,640	56,516	460
Seymour Trust	4,487	100,920	0	82,772	562
Shoreline Bank and Trust	1,109	1,017	2,000	40,261	280
The Bank of Mystic	3,406	2,023	1,300	44,056	263
The Equity Bank	3,020	3,952	7,000	38,754	409
The Norwalk Bank	3,074	3,900	2,700	60,775	422
The Wilton Bank	5,143	2,509	1,000	20,426	129
Union Trust	252,289	618,109	12,866	2,430,565	24,889
United Bank and Trust	160,236	437,668	0	1,537,844	18,324
UST Bank/Connecticut	7,418	5,626	5,500	123,978	1,226
Vernon Bank	1,364	0	3,300	746	8
Village Bank and Trust Company of Ridgefield	5,346	12,758	6,700	70,472	420
Westport Bank and Trust	25,419	41,931	500	220,827	1,700
Whitney Bank & Trust	293	3,490	4,800	7,814	73
Total	**$1,109,859**	**$2,324,635**	**$190,803**	**$12,080,690**	**$125,207**
Percent to Total Assets	**6.86**	**14.38**	**1.18**	**74.71**	**.77**

Table No. 2
STATEMENT OF ASSETS, Continued

NAME OF BANK	Loan and Lease Net	Assets Held In Trading Accounts	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned	Investments In Unconsolidated Subs and Associated Cos
Amity Bank	$ 142,367	$ 0	$ 963	$ 0	$ 0
Bank of Boston Connecticut	2,155,562	773	36,489	7,298	0
Bank of Darien	55,447	0	1,686	0	0
Bank of East Hartford	24,012	0	419	0	0
Bank of New Haven	155,629	0	3,156	136	0
Bank of Southeastern Connecticut	48,757	0	321	0	0
Bank of Southington	34,105	0	949	0	0
Bank of Stamford	123,243	0	1,144	2,462	0
Bank of Waterbury	42,663	0	639	0	0
Brookfield Bank	37,504	0	316	0	0
Candlewood Bank and Trust	21,163	0	360	0	0
Chester Bank	107,687	0	3,193	177	0
Citytrust	2,007,344	0	32,770	18,335	74,696
Connecticut Community Bank	49,101	0	824	0	0
Connecticut Valley Bank	680	0	1,263	0	0
Fairfield First Bank & Trust	39,557	0	238	0	0
First Bank of West Hartford	26,500	0	290	0	0
Founders Bank	67,006	0	279	0	0
Glastonbury Bank and Trust	199,050	0	9,539	0	0
Heritage Bank	593	0	37	0	0
Housatonic Bank and Trust	60,239	0	1,982	0	0
Jewett City Trust	20,455	0	1,282	0	0
Lafayette Bank and Trust	223,916	0	4,261	0	0
Landmark Bank	225,905	0	3,772	0	0
Manchester State Bank	82,285	0	1,329	0	0

Merchants Bank and Trust	258,166	0	3,290	2,042	1,951
Meriden Trust and Safe Deposit	22,163	0	1,344	0	0
New Canaan Bank and Trust	70,903	0	1,092	0	0
New England Bank and Trust	135,171	0	1,679	0	0
New Haven Merchants Bank	42,837	0	258	0	0
New Milford Bank and Trust	140,443	0	3,500	0	0
North American Bank and Trust	149,874	0	3,591	1,146	0
Putnam Trust Company of Greenwich	300,986	0	4,419	0	0
RCB Trust	0	0	2,256	0	0
Salisbury Bank and Trust	108,730	0	1,949	140	0
Saybrook Bank and Trust	88,599	0	1,815	0	0
Sentinel Bank	56,056	0	846	0	0
Seymour Trust	82,210	0	1,360	0	0
Shoreline Bank and Trust	39,981	0	309	0	0
The Bank of Mystic	43,793	0	662	0	0
The Equity Bank	38,345	0	189	0	0
The Norwalk Bank	60,353	0	1,930	0	0
The Wilton Bank	20,297	0	453	0	0
Union Trust	2,405,676	2,537	42,646	142	0
United Bank and Trust	1,519,520	3,277	17,044	0	0
UST Bank/Connecticut	122,752	0	2,764	376	0
Vernon Bank	938	0	584	0	0
Village Bank and Trust Company of Ridgefield	70,052	0	874	0	0
Westport Bank and Trust	219,127	0	5,546	1,640	0
Whitney Bank & Trust	7,741	0	413	0	0
Total	**$11,955,483**	**$ 6,587**	**$ 208,314**	**$ 33,894**	**$ 76,647**
Percent to Total Assets	**73.93**	**.04**	**1.29**	**.21**	**.47**

Table No. 2
STATEMENT OF ASSETS, Concluded

NAME OF BANK	Customers Liability To This Bank On Acceptances Out	Intangible Assets	Other Assets	Total Assets
Amity Bank	$ 0	$ 0	$ 2,463	$ 176,364
Bank of Boston Connecticut	724	7,129	42,053	2,680,338
Bank of Darien	0	23	806	78,005
Bank of East Hartford	0	0	478	33,899
Bank of New Haven	0	0	3,262	218,460
Bank of Southeastern Connecticut	0	0	402	64,849
Bank of Southington	0	49	263	44,505
Bank of Stamford	0	0	2,371	154,614
Bank of Waterbury	0	24	704	57,642
Brookfield Bank	0	62	517	50,844
Candlewood Bank and Trust	0	43	309	31,190
Chester Bank	0	0	1,909	193,167
Citytrust	1,027	1,840	44,808	2,589,519
Connecticut Community Bank	0	79	704	58,703
Connecticut Valley Bank	0	0	243	12,541
Fairfield First Bank & Trust	0	0	695	49,715
First Bank of West Hartford	0	62	685	52,539
Founders Bank	0	65	846	87,326
Glastonbury Bank and Trust	0	0	2,514	268,348
Heritage Bank	0	0	336	9,747
Housatonic Bank and Trust	0	0	1,250	92,737
Jewett City Trust	0	0	353	31,669
Lafayette Bank and Trust	0	0	3,719	298,854
Landmark Bank	0	0	3,267	258,739
Manchester State Bank	0	0	791	94,598

Merchants Bank and Trust	0	9	5,964	336,850
Meriden Trust and Safe Deposit	0	0	240	32,548
New Canaan Bank and Trust	0	0	1,412	108,693
New England Bank and Trust	0	0	2,332	178,191
New Haven Merchants Bank	0	0	624	50,886
New Milford Bank and Trust	0	0	1,830	207,962
North American Bank and Trust	0	372	5,330	201,327
Putnam Trust Company of Greenwich	0	0	6,272	467,197
RCB Trust	0	86	1,586	4,604
Salisbury Bank and Trust	0	0	1,265	147,635
Saybrook Bank and Trust	0	1	1,322	104,906
Sentinel Bank	0	13	546	64,891
Seymour Trust	0	0	1,514	190,491
Shoreline Bank and Trust	0	32	481	44,929
The Bank of Mystic	0	110	351	51,645
The Equity Bank	0	17	744	53,267
The Norwalk Bank	0	200	609	72,766
The Wilton Bank	0	33	301	29,736
Union Trust	9,822	1,266	56,822	3,402,175
United Bank and Trust	0	217	28,634	2,166,596
UST Bank/Connecticut	0	0	1,570	146,006
Vernon Bank	0	81	81	6,348
Village Bank and Trust Company of Ridgefield	0	0	1,111	96,841
Westport Bank and Trust	0	0	4,429	298,592
Whitney Bank & Trust	0	0	311	17,048
Total	**$ 11,573**	**$ 11,813**	**$ 241,429**	**$ 16,171,042**
Percent to Total Assets	**.07**	**.07**	**1.49**	**100.00**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchased Secs Sold U/A To Repurchase	Demand Notes Issued to U.S. Treasury	Other Borrowed Money
Amity Bank	$ 10,751	$ 146,894	$ 0	$ 788	$ 0
Bank of Boston Connecticut	474,914	1,788,100	181,570	34,331	5,651
Bank of Darien	9,977	57,415	0	0	0
Bank of East Hartford	3,194	24,426	420	0	0
Bank of New Haven	40,289	149,465	3,338	227	403
Bank of Southeastern Connecticut	11,527	47,710	0	543	0
Bank of Southington	5,085	32,644	0	0	0
Bank of Stamford	15,452	112,893	912	0	0
Bank of Waterbury	7,356	44,971	0	0	0
Brookfield Bank	3,682	41,238	0	0	0
Candlewood Bank and Trust	2,003	24,221	0	0	10
Chester Bank	38,686	93,008	40,300	811	5,000
Citytrust	333,740	1,881,016	110,082	31,774	40,193
Connecticut Community Bank	8,828	42,350	0	0	0
Connecticut Valley Bank	100	5,968	0	0	0
Fairfield First Bank & Trust	5,292	37,711	0	0	0
First Bank of West Hartford	2,413	42,366	0	0	0
Founders Bank	4,365	70,773	3,770	206	0
Glastonbury Bank and Trust	49,589	195,177	5,286	0	0
Heritage Bank	515	3,227	0	0	0
Housatonic Bank and Trust	8,726	73,987	2,962	671	0
Jewett City Trust	5,734	22,476	0	0	0
Lafayette Bank and Trust	66,502	197,142	12,090	0	0
Landmark Bank	17,883	218,081	0	0	1,000
Manchester State Bank	17,632	70,436	0	0	0

Merchants Bank and Trust	60,746	244,718	312	6,246	1,600
Meriden Trust and Safe Deposit	12,002	16,782	0	0	0
New Canaan Bank and Trust	11,927	86,369	0	453	0
New England Bank and Trust	33,196	126,239	3,525	1,749	0
New Haven Merchants Bank	4,727	34,588	2,993	0	0
New Milford Bank and Trust	12,841	170,459	0	0	0
North American Bank and Trust	27,550	150,642	5,925	1,094	0
Putnam Trust Company of Greenwich	74,861	350,919	0	1,757	0
RCB Trust	0	0	0	0	0
Salisbury Bank and Trust	18,544	116,795	0	0	0
Saybrook Bank and Trust	7,895	88,364	0	0	0
Sentinel Bank	3,800	51,504	0	210	0
Seymour Trust	37,827	75,731	57,600	0	5,000
Shoreline Bank and Trust	1,801	38,178	0	0	0
The Bank of Mystic	2,303	43,114	0	0	0
The Equity Bank	5,908	39,941	0	0	0
The Norwalk Bank	5,368	60,217	0	0	0
The Wilton Bank	4,061	22,409	0	0	0
Union Trust	647,918	2,047,849	411,844	459	1,651
United Bank and Trust	333,149	1,256,198	277,121	78,187	69,715
UST Bank/Connecticut	23,556	108,819	645	0	3,000
Vernon Bank	477	1,546	0	0	0
Village Bank and Trust Company of Ridgefield	11,572	74,095	0	0	0
Westport Bank and Trust	55,185	216,648	1,046	0	0
Whitney Bank & Trust	1,897	8,889	0	0	0
Total	**$ 2,543,346**	**$ 10,854,708**	**$ 1,121,741**	**$ 159,506**	**$ 133,223**
Percent to Total Assets	**15.73**	**67.12**	**6.94**	**.99**	**.82**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Mortgage Indebtedness And Obligations Under Cap Leases	Banks Liability On Acceptances Executed and Outstanding	Notes and Debentures Subordinated To Deposits	Other Liabilities	Total Liabilities
Amity Bank	$ 0	$ 0	$ 1,090	$ 7,287	$ 166,810
Bank of Boston Connecticut	3,997	724	1,340	27,247	2,517,874
Bank of Darien	139	0	0	668	68,199
Bank of East Hartford	0	0	0	321	28,361
Bank of New Haven	8	0	0	1,374	195,104
Bank of Southeastern Connecticut	0	0	0	512	60,292
Bank of Southington	0	0	0	162	37,891
Bank of Stamford	0	0	0	2,437	131,694
Bank of Waterbury	0	0	0	282	52,609
Brookfield Bank	0	0	0	114	45,034
Candlewood Bank and Trust	0	0	0	132	26,366
Chester Bank	2,411	0	0	626	180,842
Citytrust	975	1,027	76	25,224	2,424,107
Connecticut Community Bank	0	0	0	661	51,839
Connecticut Valley Bank	978	0	0	186	7,232
Fairfield First Bank & Trust	0	0	0	514	43,517
First Bank of West Hartford	0	0	0	360	45,139
Founders Bank	0	0	0	336	79,450
Glastonbury Bank and Trust	0	0	0	3,829	253,881
Heritage Bank	0	0	0	190	3,932
Housatonic Bank and Trust	0	0	0	513	86,859
Jewett City Trust	152	0	0	219	28,581
Lafayette Bank and Trust	1,154	0	0	1,920	278,808
Landmark Bank	0	0	0	5,684	242,648
Manchester State Bank	0	0	0	1,238	89,306

Merchants Bank and Trust	202	0	1,921	1,664	317,409
Meriden Trust and Safe Deposit	1,023	0	0	181	29,988
New Canaan Bank and Trust	0	0	0	960	99,709
New England Bank and Trust	91	0	0	928	165,728
New Haven Merchants Bank	0	0	0	626	42,934
New Milford Bank and Trust	351	0	0	2,133	185,784
North American Bank and Trust	0	0	1,500	2,103	188,814
Putnam Trust Company of Greenwich	263	0	0	4,562	432,362
RCB Trust	0	0	0	463	463
Salisbury Bank and Trust	0	0	0	1,222	136,561
Saybrook Bank and Trust	237	0	0	596	97,092
Sentinel Bank	276	0	0	263	56,053
Seymour Trust	0	0	0	593	176,751
Shoreline Bank and Trust	0	0	0	209	40,188
The Bank of Mystic	0	0	0	607	46,024
The Equity Bank	0	0	0	875	46,724
The Norwalk Bank	0	0	0	984	66,569
The Wilton Bank	0	0	0	188	26,658
Union Trust	967	9,822	0	35,573	3,156,083
United Bank and Trust	0	0	0	21,690	2,036,060
UST Bank/Connecticut	0	0	0	922	136,942
Vernon Bank	0	0	0	112	2,135
Village Bank and Trust Company of Ridgefield	0	0	0	1,208	86,875
Westport Bank and Trust	806	0	0	2,086	275,771
Whitney Bank & Trust	0	0	0	66	10,852
Total	**$ 14,030**	**$ 11,573**	**$ 5,927**	**$ 162,850**	**$ 15,006,904**
Percent to Total Assets	**.09**	**.07**	**.04**	**1.01**	**92.80**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Limited-Life Preferred Stock	Perpetual Preferred Stock	Common Stock	Surplus
Amity Bank	$ 0	$ 1,000	$ 2,239	$ 3,894
Bank of Boston Connecticut	0	0	15,856	71,876
Bank of Darien	0	0	2,740	7,090
Bank of East Hartford	0	0	3,161	3,036
Bank of New Haven	0	0	4,010	12,094
Bank of Southeastern Connecticut	0	0	1,500	1,500
Bank of Southington	0	0	2,991	3,469
Bank of Stamford	0	0	2,213	13,243
Bank of Waterbury	0	0	3,569	2,305
Brookfield Bank	0	0	2,844	2,923
Candlewood Bank and Trust	0	0	2,877	2,088
Chester Bank	0	0	574	4,500
Citytrust	0	0	8,398	51,494
Connecticut Community Bank	0	0	3,302	2,678
Connecticut Valley Bank	0	0	2,182	3,221
Fairfield First Bank & Trust	0	0	3,215	2,529
First Bank of West Hartford	0	0	4,035	3,965
Founders Bank	0	0	3,906	3,054
Glastonbury Bank and Trust	0	0	3,225	4,498
Heritage Bank	0	0	651	5,864
Housatonic Bank and Trust	0	0	1,899	3,128
Jewett City Trust	0	0	120	480
Lafayette Bank and Trust	0	0	620	7,717
Landmark Bank	0	0	4,927	10,169
Manchester State Bank	0	0	1,000	850

Merchants Bank and Trust	0	0	977	10,528
Meriden Trust and Safe Deposit	0	0	100	600
New Canaan Bank and Trust	0	0	1,627	3,156
New England Bank and Trust	0	0	1,634	4,857
New Haven Merchants Bank	0	0	4,369	4,654
New Milford Bank and Trust	0	0	13,119	4,887
North American Bank and Trust	0	0	1,737	3,508
Putnam Trust Company of Greenwich	0	0	5,000	10,252
RCB Trust	0	0	1,000	2,700
Salisbury Bank and Trust	0	0	876	4,611
Saybrook Bank and Trust	0	0	1,000	5,744
Sentinel Bank	0	0	4,751	4,715
Seymour Trust	0	0	500	2,500
Shoreline Bank and Trust	0	0	2,665	2,203
The Bank of Mystic	0	0	3,791	2,166
The Equity Bank	0	0	4,451	2,073
The Norwalk Bank	0	0	8	8,328
The Wilton Bank	0	0	2,013	1,900
Union Trust	0	0	14,423	55,956
United Bank and Trust	0	0	1,878	20,688
UST Bank/Connecticut	0	0	2,994	2,093
Vernon Bank	0	0	2,500	2,500
Village Bank and Trust Company of Ridgefield	0	0	2,072	4,773
Westport Bank and Trust	0	0	1,445	11,686
Whitney Bank & Trust	0	0	6,520	0
Total	**$ 0**	**$ 1,000**	**$ 163,584**	**$ 404,743**
Percent to Total Assets	**.00**	**.01**	**1.01**	**2.50**

Table No. 4
LOANS AND LEASE FINANCING RECEIVABLES
CONSOLIDATED FIGURES
DEC. 31, 1988

	Total (000's)	Percent To Total Loans
Loans Secured by Real Estate:		
Construction and Land Development	$ 1,580,315	$ 13.03
Secured by Farmland (including farm residential and Other Improvements)	11,415	.09
Secured by 1-4 Family Residential Properties	3,047,956	25.13
Secured by Multifamily (5 or more) Residential Properties	153,673	1.27
Secured by nonfarm residential properties	1,651,645	13.62
Foreign Department Mortgages	0	
Loans to depository institutions	29,968	.25
Loans to finance agricultural production and other loans to farmers	5,772	.05
Commercial and industrial loans	3,627,146	29.91
Acceptances of other banks	12,534	.10
Loans to individuals for household, family and other personal expenditures (including purchased paper):		
Credit cards and related plans (includes check credit and other revolving credit plans)	254,347	2.10
Other (includes single payment and installment)	1,243,472	10.25
Loans to foreign governments and official institutions (including foreign central banks)	10,719	.09
Obligations (other than securities) of states and political subdivisions in the U.S.:		
Nonrated industrial development obligations	3,243	.03
Other obligations (excluding securities)	250,602	2.07
All other loans	233,627	1.93
Lease financing receivables (net of unearned income)	10,048	.08
Total Loans and Leases, Gross	**12,126,482**	**100.00**
Less: Unearned Income on Loans Reflected in Items Above	**45,792**	**.38**
Total Loans and Leases (Excluding Unearned Income)	**$ 12,080,690**	**99.62**

Table No. 5
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1988

	Total (000's)	Percent To Total Operating Income
Interest Income:		
On loans	$1,185,218	76.63
On lease financing receivables	1,065	.07
On balances due from depository institutions	15,265	.99
On securities	169,207	10.94
On assets held in trading accounts	947	.06
On fed funds sold and secs purchased U/A to resell	14,709	.95
Total interest income	**1,386,411**	**89.64**
Interest Expense:		
On deposits	705,284	45.60
On fed funds purchased and sec sold U/A to repurchase	66,819	4.32
On demand to US Treas and other borrowed money	27,236	1.76
On mortgage indebt and oblig under capitalized leases	1,444	.09
On notes and debentures subordinated to deposits	562	.04
Total Interest Expense	801,345	51.81
Net Interest Income	**585,066**	**37.83**
Provision for loan and lease losses	52,760	3.41
Provision for allocated transfer risk	0	
Noninterest income:		
On fiduciary activities	45,656	2.95
On deposit accounts in domestic offices	36,291	2.35
On gains (losses) on foreign exchange trans	245	.02
On other foreign transactions gains (losses)	147	.01
On gains (losses) from assets held in trading accts	(343)	(.02)
On other noninterest income	78,169	5.05
Total noninterest income	**160,165**	**10.36**
Gains (losses) on secs not held in trading account	4,246	.27
Noninterest expense:		
Salaries and employee benefits	249,260	16.12
Of premises and fixed assets	88,103	5.70
Other noninterest expenses	146,514	9.47
Total noninterest expense	**483,877**	**31.29**
Income (loss) before income taxes and extraordinary items and other adjustments	212,840	13.76
Applicable income taxes on previous line	64,468	4.17
Income (loss) before extraordinary items and other adjs	148,372	9.59
Extraordinary items and other adjs gross of income taxes	644	.04
Applicable income taxes on previous line	0	
Extraordinary items and other adjs, net of income taxes	644	.04
Net income (loss)	**$149,016**	**9.64**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Concluded

NAME OF BANK	Undivided Profits and Capital Reserves	Cumulative Foreign Currency Translations Adjustments	Total Equity Capital	Total Liabilities and Equity Capital
Amity Bank	$ 2,421	$ 0	$ 9,554	$ 176,364
Bank of Boston Connecticut	74,732	0	162,464	2,680,338
Bank of Darien	(24)	0	9,806	78,005
Bank of East Hartford	(659)	0	5,538	33,899
Bank of New Haven	7,252	0	23,356	218,460
Bank of Southeastern Connecticut	1,557	0	4,557	64,849
Bank of Southington	154	0	6,614	44,505
Bank of Stamford	7,464	0	22,920	154,614
Bank of Waterbury	(841)	0	5,033	57,642
Brookfield Bank	43	0	5,810	50,844
Candlewood Bank and Trust	(141)	0	4,824	31,190
Chester Bank	7,251	0	12,325	193,167
Citytrust	105,520	0	165,412	2,589,519
Connecticut Community Bank	884	0	6,864	58,703
Connecticut Valley Bank	(94)	0	5,309	12,541
Fairfield First Bank & Trust	454	0	6,198	49,715
First Bank of West Hartford	(600)	0	7,400	52,539
Founders Bank	916	0	7,876	87,326
Glastonbury Bank and Trust	6,744	0	14,467	268,348
Heritage Bank	(700)	0	5,815	9,747
Housatonic Bank and Trust	851	0	5,878	92,737
Jewett City Trust	2,488	0	3,088	31,669
Lafayette Bank and Trust	11,709	0	20,046	298,854
Landmark Bank	995	0	16,091	258,739
Manchester State Bank	3,442	0	5,292	94,598

Merchants Bank and Trust	7,936	0	19,441	336,850
Meriden Trust and Safe Deposit	1,860	0	2,560	32,548
New Canaan Bank and Trust	4,201	0	8,984	108,693
New England Bank and Trust	5,972	0	12,463	178,191
New Haven Merchants Bank	(1,071)	0	7,952	50,886
New Milford Bank and Trust	4,172	0	22,178	207,962
North American Bank and Trust	7,268	0	12,513	201,327
Putnam Trust Company of Greenwich	19,583	0	34,835	467,197
RCB Trust	441	0	4,141	4,604
Salisbury Bank and Trust	5,587	0	11,074	147,635
Saybrook Bank and Trust	1,070	0	7,814	104,906
Sentinel Bank	(628)	0	8,838	64,891
Seymour Trust	10,740	0	13,740	190,491
Shoreline Bank and Trust	(127)	0	4,741	44,929
The Bank of Mystic	(336)	0	5,621	51,645
The Equity Bank	19	0	6,543	53,267
The Norwalk Bank	(2,139)	0	6,197	72,766
The Wilton Bank	(835)	0	3,078	29,736
Union Trust	175,713	0	246,092	3,402,175
United Bank and Trust	107,970	0	130,536	2,166,596
UST Bank/Connecticut	3,977	0	9,064	146,006
Vernon Bank	(787)	0	4,213	6,348
Village Bank and Trust Company of Ridgefield	3,121	0	9,966	96,841
Westport Bank and Trust	9,690	0	22,821	298,592
Whitney Bank & Trust	(324)	0	6,196	17,048
Total	**$ 594,891**	**$ 0**	**$ 1,164,138**	**$ 16,171,042**
Percent to Total Assets	**3.68**	**.00**	**7.20**	**100.00**

Table No. 6
INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Interest Income				
	On Loans	On Lease Financing Receivables	On Balances Due From Depository Institutions	On Securities	On Assets Held In Trading Accounts
Amity Bank	$ 14,067	$ 0	$ 0	$ 1,836	$ 0
Bank of Boston Connecticut	204,849	19	11,650	16,307	219
Bank of Darien	5,324	0	321	622	0
Bank of East Hartford	1,135	0	35	506	0
Bank of New Haven	17,185	0	3	2,181	0
Bank of Southeastern Connecticut	4,375	0	180	451	0
Bank of Southington	3,047	0	168	22	0
Bank of Stamford	14,035	0	242	1,025	0
Bank of Waterbury	4,417	0	70	407	0
Brookfield Bank	3,421	0	102	540	0
Candlewood Bank and Trust	1,574	0	127	163	0
Chester Bank	10,497	0	47	2,876	0
Citytrust	220,983	22	0	21,479	0
Connecticut Community Bank	4,999	0	12	286	0
Connecticut Valley Bank	4	0	0	0	0
Fairfield First Bank & Trust	3,990	0	6	0	0
First Bank of West Hartford	1,362	0	23	1,012	0
Founders Bank	7,021	0	0	650	0
Glastonbury Bank and Trust	19,314	0	54	1,735	0
Heritage Bank	1	0	0	0	0
Housatonic Bank and Trust	6,075	0	106	1,583	0
Jewett City Trust	1,817	0	206	545	0
Lafayette Bank and Trust	21,032	0	49	3,431	0
Landmark Bank	20,111	0	43	1,049	0
Manchester State Bank	8,059	0	0	120	0

Merchants Bank and Trust	27,804	0	0	2,559	0
Meriden Trust and Safe Deposit	2,493	0	0	95	0
New Canaan Bank and Trust	6,651	0	0	1,802	0
New England Bank and Trust	13,241	0	79	2,481	0
New Haven Merchants Bank	3,715	0	54	261	0
New Milford Bank and Trust	13,720	0	0	3,417	0
North American Bank and Trust	15,564	846	21	1,386	0
Putnam Trust Company of Greenwich	28,785	0	0	10,078	0
RCB Trust	0	0	83	50	0
Salisbury Bank and Trust	10,090	0	0	2,003	0
Saybrook Bank and Trust	8,760	0	124	624	0
Sentinel Bank	3,797	0	96	189	0
Seymour Trust	7,133	0	0	4,132	0
Shoreline Bank and Trust	3,983	0	6	42	0
The Bank of Mystic	3,580	0	83	155	0
The Equity Bank	3,244	0	55	177	0
The Norwalk Bank	4,601	0	91	302	0
The Wilton Bank	1,517	0	121	266	0
Union Trust	237,609	178	664	43,386	292
United Bank and Trust	147,792	0	26	31,513	436
UST Bank/Connecticut	12,777	0	0	475	0
Vernon Bank	3	0	4	0	0
Village Bank and Trust Company of Ridgefield	6,675	0	17	1,279	0
Westport Bank and Trust	22,769	0	0	3,627	0
Whitney Bank & Trust	221	0	297	82	0
Total	**$ 1,185,218**	**$ 1,065**	**$ 15,265**	**$ 169,207**	**$ 947**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income		Interest Expense		
	On Federal Funds Sold & Securities Purchased U/A To Resell	Total Interest Income	On Deposits	On Fed Funds Purchased & Securities Sold U/A To Repurchase	On Demand To US Treasury And Other Borrowed Money
Amity Bank	$ 479	$ 16,382	$ 10,399	$ 99	$ 47
Bank of Boston Connecticut	434	233,478	112,248	15,498	11,603
Bank of Darien	264	6,531	3,502	18	0
Bank of East Hartford	304	1,980	1,065	1	0
Bank of New Haven	361	19,730	10,254	32	21
Bank of Southeastern Connecticut	230	5,236	2,800	0	31
Bank of Southington	319	3,556	1,972	0	0
Bank of Stamford	778	16,080	8,205	71	0
Bank of Waterbury	119	5,013	3,006	9	20
Brookfield Bank	184	4,247	2,629	0	0
Candlewood Bank and Trust	370	2,234	1,314	0	0
Chester Bank	108	13,528	6,849	327	39
Citytrust	48	242,532	131,554	9,491	6,077
Connecticut Community Bank	199	5,496	2,603	3	0
Connecticut Valley Bank	106	110	31	0	0
Fairfield First Bank & Trust	322	4,318	2,286	0	0
First Bank of West Hartford	408	2,805	1,682	28	1
Founders Bank	331	8,002	4,827	42	0
Glastonbury Bank and Trust	226	21,329	11,813	89	0
Heritage Bank	65	66	10	0	9
Housatonic Bank and Trust	76	7,840	4,372	214	40
Jewett City Trust	171	2,739	1,445	0	0
Lafayette Bank and Trust	81	24,593	12,022	361	0
Landmark Bank	304	21,507	14,356	27	0
Manchester State Bank	184	8,363	4,557	3	0

Merchants Bank and Trust	187	30,550	17,230	52	251
Meriden Trust and Safe Deposit	225	2,813	1,145	1	0
New Canaan Bank and Trust	725	9,178	5,378	0	21
New England Bank and Trust	260	16,061	9,120	21	29
New Haven Merchants Bank	90	4,120	2,011	30	0
New Milford Bank and Trust	506	17,643	10,389	13	0
North American Bank and Trust	474	18,291	9,728	203	167
Putnam Trust Company of Greenwich	946	39,809	23,095	42	1
RCB Trust	0	133	0	0	0
Salisbury Bank and Trust	544	12,637	7,829	0	0
Saybrook Bank and Trust	281	9,789	6,068	140	0
Sentinel Bank	245	4,327	2,482	2	4
Seymour Trust	308	11,573	4,964	594	0
Shoreline Bank and Trust	112	4,143	2,554	0	0
The Bank of Mystic	166	3,984	2,457	0	0
The Equity Bank	401	3,877	2,128	0	0
The Norwalk Bank	117	5,111	3,243	3	0
The Wilton Bank	200	2,104	1,031	0	0
Union Trust	1,602	283,731	136,138	22,855	3
United Bank and Trust	69	179,836	77,479	15,846	8,867
UST Bank/Connecticut	365	13,617	6,967	456	0
Vernon Bank	14	21	3	0	0
Village Bank and Trust Company of Ridgefield	156	8,127	4,294	0	0
Westport Bank and Trust	151	26,547	13,612	248	0
Whitney Bank & Trust	94	694	138	0	5
Total	**$ 14,709**	**$ 1,386,411**	**$ 705,284**	**$ 66,819**	**$ 27,236**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Expense				
	On Mortgage Indebt and Oblig Under Capitalized Leases	On Notes and Debentures Subordinated To Deposits	Total Interest Expense	Net Interest Income	Provisions For Loan and Lease Losses
Amity Bank	$ 0	$ 113	$ 10,658	$ 5,724	$ 1,306
Bank of Boston Connecticut	548	98	139,995	93,483	7,468
Bank of Darien	16	0	3,536	2,995	200
Bank of East Hartford	0	0	1,066	914	203
Bank of New Haven	1	0	10,308	9,422	1,979
Bank of Southeastern Connecticut	0	0	2,831	2,405	150
Bank of Southington	0	0	1,972	1,584	142
Bank of Stamford	0	0	8,276	7,804	495
Bank of Waterbury	0	0	3,035	1,978	141
Brookfield Bank	0	0	2,629	1,618	134
Candlewood Bank and Trust	0	0	1,314	920	56
Chester Bank	308	0	7,523	6,005	325
Citytrust	62	5	147,189	95,343	13,831
Connecticut Community Bank	0	0	2,606	2,890	166
Connecticut Valley Bank	15	0	46	64	0
Fairfield First Bank & Trust	0	0	2,286	2,032	60
First Bank of West Hartford	0	0	1,711	1,094	150
Founders Bank	0	0	4,869	3,133	390
Glastonbury Bank and Trust	0	0	11,902	9,427	400
Heritage Bank	0	0	19	47	0
Housatonic Bank and Trust	0	0	4,626	3,214	290
Jewett City Trust	10	0	1,455	1,284	4
Lafayette Bank and Trust	135	1	12,519	12,074	75
Landmark Bank	0	0	14,383	7,124	565
Manchester State Bank	0	0	4,560	3,803	315

Merchants Bank and Trust	24	196	17,753	12,797	1,175
Meriden Trust and Safe Deposit	95	0	1,241	1,572	41
New Canaan Bank and Trust	0	0	5,399	3,779	195
New England Bank and Trust	11	0	9,181	6,880	300
New Haven Merchants Bank	0	0	2,041	2,079	412
New Milford Bank and Trust	55	0	10,457	7,186	96
North American Bank and Trust	0	149	10,247	8,044	496
Putnam Trust Company of Greenwich	17	0	23,155	16,654	900
RCB Trust	0	0	0	133	0
Salisbury Bank and Trust	0	0	7,829	4,808	240
Saybrook Bank and Trust	17	0	6,225	3,564	373
Sentinel Bank	18	0	2,506	1,821	317
Seymour Trust	0	0	5,558	6,015	240
Shoreline Bank and Trust	0	0	2,554	1,589	157
The Bank of Mystic	0	0	2,457	1,527	153
The Equity Bank	0	0	2,128	1,749	265
The Norwalk Bank	0	0	3,246	1,865	224
The Wilton Bank	0	0	1,031	1,073	87
Union Trust	53	0	159,049	124,682	9,280
United Bank and Trust	0	0	102,192	77,644	6,573
UST Bank/Connecticut	0	0	7,423	6,194	98
Vernon Bank	0	0	3	18	8
Village Bank and Trust Company of Ridgefield	0	0	4,294	3,833	72
Westport Bank and Trust	59	0	13,919	12,628	2,140
Whitney Bank & Trust	0	0	143	551	73
Total	**$ 1,444**	**$ 562**	**$ 801,345**	**$ 585,066**	**$ 52,760**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Provisions For Allocated Transfer Risk	Noninterest Income			
		On Fiduciary Activities	On Deposit Accounts In Domestic Offices	On Gains (Losses) On Foreign Exchange Transactions	On Other Foreign Transactions Gains (Losses)
Amity Bank	$ 0	$ 0	$ 258	$ 0	$ 0
Bank of Boston Connecticut	0	10,250	9,956	245	0
Bank of Darien	0	0	184	0	0
Bank of East Hartford	0	0	13	0	0
Bank of New Haven	0	0	710	0	0
Bank of Southeastern Connecticut	0	0	150	0	0
Bank of Southington	0	0	40	0	0
Bank of Stamford	0	0	129	0	0
Bank of Waterbury	0	0	131	0	0
Brookfield Bank	0	0	74	0	0
Candlewood Bank and Trust	0	0	36	0	0
Chester Bank	0	135	346	0	0
Citytrust	0	9,473	2,669	0	146
Connecticut Community Bank	0	0	158	0	0
Connecticut Valley Bank	0	0	0	0	0
Fairfield First Bank & Trust	0	0	101	0	0
First Bank of West Hartford	0	0	19	0	0
Founders Bank	0	0	162	0	0
Glastonbury Bank and Trust	0	303	716	0	0
Heritage Bank	0	0	0	0	0
Housatonic Bank and Trust	0	0	220	0	0
Jewett City Trust	0	0	40	0	0
Lafayette Bank and Trust	0	308	884	0	0
Landmark Bank	0	0	119	0	0
Manchester State Bank	0	0	172	0	0

Merchants Bank and Trust	0	1,243	707	0	0
Meriden Trust and Safe Deposit	0	0	135	0	0
New Canaan Bank and Trust	0	0	419	0	0
New England Bank and Trust	0	0	517	0	0
New Haven Merchants Bank	0	0	21	0	0
New Milford Bank and Trust	0	0	267	0	0
North American Bank and Trust	0	0	546	0	0
Putnam Trust Company of Greenwich	0	3,629	674	0	0
RCB Trust	0	0	0	0	0
Salisbury Bank and Trust	0	526	179	0	0
Saybrook Bank and Trust	0	0	136	0	0
Sentinel Bank	0	0	73	0	0
Seymour Trust	0	375	173	0	0
Shoreline Bank and Trust	0	0	43	0	0
The Bank of Mystic	0	0	17	0	0
The Equity Bank	0	0	57	0	0
The Norwalk Bank	0	0	143	0	0
The Wilton Bank	0	0	41	0	0
Union Trust	0	11,716	8,339	0	0
United Bank and Trust	0	6,513	4,941	0	0
UST Bank/Connecticut	0	0	224	0	0
Vernon Bank	0	0	0	0	0
Village Bank and Trust Company of Ridgefield	0	0	234	0	0
Westport Bank and Trust	0	1,185	1,117	0	1
Whitney Bank & Trust	0	0	1	0	0
Total	**$ 0**	**$ 45,656**	**$ 36,291**	**$ 245**	**$ 147**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Income				
	On Gains (Losses) Assets Held In Trading Accounts	Other Noninterest Income	Total Noninterest Income	Gains (Losses) Assets Not In Trading Accounts	Salaries And Employee Benefits
Amity Bank	$ 0	$ 1,030	$ 1,288	$ (68)	$ 1,656
Bank of Boston Connecticut	196	15,484	36,131	(561)	39,962
Bank of Darien	0	148	332	1	1,170
Bank of East Hartford	0	26	39	4	555
Bank of New Haven	0	266	976	115	2,799
Bank of Southeastern Connecticut	0	73	223	5	749
Bank of Southington	0	50	90	0	478
Bank of Stamford	0	202	331	0	1,621
Bank of Waterbury	0	0	131	0	836
Brookfield Bank	0	31	105	7	417
Candlewood Bank and Trust	0	30	66	5	397
Chester Bank	0	170	651	37	1,668
Citytrust	95	23,357	35,740	86	45,938
Connecticut Community Bank	0	42	200	2	1,226
Connecticut Valley Bank	0	0	0	0	56
Fairfield First Bank & Trust	0	198	299	0	674
First Bank of West Hartford	0	20	39	6	548
Founders Bank	0	62	224	0	796
Glastonbury Bank and Trust	0	519	1,538	252	4,027
Heritage Bank	0	0	0	0	145
Housatonic Bank and Trust	0	73	293	9	1,077
Jewett City Trust	0	38	78	(30)	468
Lafayette Bank and Trust	0	411	1,603	7	6,450
Landmark Bank	0	76	195	236	2,677
Manchester State Bank	0	194	366	0	1,248

Merchants Bank and Trust	0	1,007	2,957	124	5,879
Meriden Trust and Safe Deposit	0	1,106	1,241	113	1,192
New Canaan Bank and Trust	0	103	522	146	1,734
New England Bank and Trust	0	696	1,213	44	2,833
New Haven Merchants Bank	0	24	45	0	702
New Milford Bank and Trust	0	196	463	737	3,186
North American Bank and Trust	0	2,766	3,312	(5)	4,553
Putnam Trust Company of Greenwich	0	2,112	6,415	42	9,170
RCB Trust	0	4,168	4,168	0	2,413
Salisbury Bank and Trust	0	78	783	39	1,600
Saybrook Bank and Trust	0	47	183	37	1,066
Sentinel Bank	0	7	80	0	575
Seymour Trust	0	101	649	15	1,161
Shoreline Bank and Trust	0	22	65	0	444
The Bank of Mystic	0	67	84	8	689
The Equity Bank	0	4	61	2	524
The Norwalk Bank	0	27	170	2	867
The Wilton Bank	0	15	56	(1)	460
Union Trust	(183)	17,498	37,370	1,344	52,288
United Bank and Trust	(451)	4,114	15,117	1,061	29,632
UST Bank/Connecticut	0	232	456	1	2,331
Vernon Bank	0	1	1	0	61
Village Bank and Trust Company of Ridgefield	0	103	337	9	1,434
Westport Bank and Trust	0	1,175	3,478	415	6,497
Whitney Bank & Trust	0	0	1	0	331
Total	**$ (343)**	**$ 78,169**	**$ 160,165**	**$ 4,246**	**$ 249,260**

Table No. 7
TRUST DEPARTMENT STATISTICS, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Bank of Boston-Connecticut, Waterbury	4,888	$1,245,942
Chester Bank	131	14,941
Citytrust, Bridgeport	5,377	1,571,021
Glastonbury Bank and Trust Company	921	95,642
Lafayette Bank and Trust Company	838	68,614
Merchants Bank and Trust Company	737	380,034
Meriden Trust and Safe Deposit Company	706	151,102
Putnam Trust Company of Greenwich	2,078	678,760
RCB Trust Company, Stamford	66	893,405
Salisbury Bank and Trust Company	412	73,638
Seymour Trust Company	106	37,630
Union Trust Company, Stamford	5,696	2,377,886
United Bank and Trust Company, Hartford	2,999	1,108,317
Westport Bank and Trust Company	575	656,182
Total	**25,530**	**$9,353,114**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator accounts	957	$253,410
Conservator, guardian, trustee accounts	16,023	5,535,942
Agency, custodian and safekeeping accounts	8,550	3,563,762
Total	**25,530**	**$9,353,114**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$2,907,852
Stocks		3,273,833
Real estate mortgages		277,536
Real estate		196,504
Participation in RE Mortgages		12,637
Participation in Real Estate		73,818
Savings deposits own bank		197,276
Savings deposits other banks		61,797
Uninvested and undistributed cash		64,550
Other assets		2,287,311
Total		**$9,353,114**

Table No. 9
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS
DEC. 31, 1988 AND DEC. 31, 1987
(Amounts in thousands of dollars)

ASSETS	12/31/88	12/31/87	Increase (Decrease)	Percent of Change
Cash and due from depository institutions	$ 930,585	$ 929,686	$ 899	.10
Securities	4,985,266	4,792,727	192,539	4.02
Federal funds sold and sec. purchased U/A to resell	337,673	351,442	(13,769)	(3.92)
Loans, total (excluding unearned income)	30,003,734	24,228,301	5,775,433	23.84
Less: allowance for possible loan losses	126,736	93,652	33,084	35.33
Loans, net	29,876,998	24,134,649	5,742,349	23.79
Bank premises, furniture, capital leases, etc.	475,371	363,056	112,315	30.94
Real estate owned other than bank premises	70,251	61,389	8,862	14.44
Investments in unconsolidated sub. and associated cos.	8,570	10,939	(2,369)	(21.66)
Intangible assets	48,588	49,234	(646)	(1.31)
Other assets	674,216	501,682	172,534	34.39
Total Assets	**37,407,518**	**31,194,804**	**6,212,714**	**19.92**
LIABILITIES				
Total deposits	28,536,907	24,562,369	3,974,538	16,18
Non-interest bearing	1,079,655	932,963	146,692	15.72
Interest bearing	27,457,252	23,629,406	3,827,846	16.20
Federal funds purchased and sec sold U/A to repurchase	985,244	331,172	654,072	197.50
Mortgage indebtedness and liability for capital leases	4,256,302	3,198,950	1,057,352	33.05
Other liabilities for borrowed money	13,768	18,532	(4,764)	(25.71)
Other liabilities	351,987	279,781	72,206	25.81
Subordinated notes and debentures	58,231	59,456	(1,225)	(2.06)
Total Liabilities	**34,202,439**	**28,450,260**	**5,752,179**	**20.22**
Limited Life Preferred Stock	0	0	0	.00
NET WORTH				
Perpetual preferred stock	0	0	0	.00
Common stock	262,950	227,598	35,352	15.53
Surplus	1,123,546	853,232	270,314	31.68
Undivided profits and net worth reserves	1,818,583	1,663,714	154,869	9.31
Total Net Worth	**3,205,079**	**2,744,544**	**460,535**	**16.78**
Total Liabilities and Net Worth	**$37,407,518**	**$31,194,804**	**$6,212,714**	**19.92**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Expense			Net Before Income Taxes And Extraordinary Items	Applicable Income Taxes
	On Premises and Fixed Assets	Other Noninterest Expenses	Total Noninterest Expenses		
Amity Bank	$ 413	$ 1,475	$ 3,544	$ 2,094	$ 783
Bank of Boston Connecticut	15,139	22,360	77,461	44,124	17,411
Bank of Darien	830	804	2,804	324	117
Bank of East Hartford	393	448	1,396	(642)	18
Bank of New Haven	814	1,486	5,099	3,435	1,083
Bank of Southeastern Connecticut	227	504	1,480	1,003	308
Bank of Southington	124	494	1,096	436	180
Bank of Stamford	366	1,542	3,529	4,111	1,607
Bank of Waterbury	442	495	1,773	195	86
Brookfield Bank	228	423	1,068	528	220
Candlewood Bank and Trust	133	269	799	136	0
Chester Bank	655	2,373	4,696	1,672	76
Citytrust	15,205	24,515	85,658	31,680	5,907
Connecticut Community Bank	400	559	2,185	741	314
Connecticut Valley Bank	4	98	158	(94)	0
Fairfield First Bank & Trust	107	523	1,304	967	385
First Bank of West Hartford	263	481	1,292	(303)	0
Founders Bank	199	815	1,810	1,157	326
Glastonbury Bank and Trust	1,640	1,909	7,576	3,241	1,038
Heritage Bank	19	583	747	(700)	0
Housatonic Bank and Trust	384	732	2,193	1,033	231
Jewett City Trust	263	376	1,107	221	21
Lafayette Bank and Trust	1,875	2,476	[illegible]801	2,808	486
Landmark Bank	1,167	1,726	5,570	1,420	477
Manchester State Bank	388	832	2,468	1,386	579

Merchants Bank and Trust	2,168	2,954	11,001	3,702	1,191
Meriden Trust and Safe Deposit	522	561	2,275	610	245
New Canaan Bank and Trust	446	944	3,124	1,128	259
New England Bank and Trust	1,137	1,706	5,676	2,161	755
New Haven Merchants Bank	386	473	1,561	151	0
New Milford Bank and Trust	952	1,495	5,633	2,657	599
North American Bank and Trust	1,188	2,969	8,710	2,145	707
Putnam Trust Company of Greenwich	2,658	3,854	15,682	6,529	2,149
RCB Trust	40	1,712	4,165	136	82
Salisbury Bank and Trust	314	969	2,883	2,507	886
Saybrook Bank and Trust	358	1,211	2,635	776	304
Sentinel Bank	461	343	1,379	205	77
Seymour Trust	193	2,336	3,690	2,749	482
Shoreline Bank and Trust	192	349	985	512	4
The Bank of Mystic	279	459	1,427	39	0
The Equity Bank	207	451	1,182	365	152
The Norwalk Bank	465	655	1,987	(174)	0
The Wilton Bank	243	321	1,024	17	0
Union Trust	20,654	28,838	101,780	52,336	17,140
United Bank and Trust	9,648	18,166	57,446	29,803	6,594
UST Bank/Connecticut	474	1,981	4,786	1,767	660
Vernon Bank	12	147	220	(209)	0
Village Bank and Trust Company of Ridgefield	423	1,061	2,918	1,189	381
Westport Bank and Trust	2,875	4,018	13,390	991	148
Whitney Bank & Trust	130	243	704	(225)	0
Total	**$ 88,103**	**$ 146,514**	**$ 483,877**	**$ 212,840**	**$ 64,468**

Table No. 6
INCOME AND EXPENSES, Concluded

NAME OF BANK	Net Before Extraordinary Items and Other Adjustments	Extraordinary Items and Other Adjs Gross of Income Taxes	Applicable Income Taxes Expenses	Extraordinary Items and Other Adjs Net of Income Taxes	Net Income (Loss)
Amity Bank	$ 1,311	$ 0	$ 0	$ 0	$ 1,311
Bank of Boston Connecticut	26,713	0	0	0	26,713
Bank of Darien	207	72	0	72	279
Bank of East Hartford	(660)	0	0	0	(660)
Bank of New Haven	2,352	0	0	0	2,352
Bank of Southeastern Connecticut	695	0	0	0	695
Bank of Southington	256	71	0	71	327
Bank of Stamford	2,504	0	0	0	2,504
Bank of Waterbury	109	84	0	84	193
Brookfield Bank	308	198	0	198	506
Candlewood Bank and Trust	136	0	0	0	136
Chester Bank	1,596	0	0	0	1,596
Citytrust	25,773	0	0	0	25,773
Connecticut Community Bank	427	0	0	0	427
Connecticut Valley Bank	(94)	0	0	0	(94)
Fairfield First Bank & Trust	582	0	0	0	582
First Bank of West Hartford	(303)	0	0	0	(303)
Founders Bank	831	0	0	0	831
Glastonbury Bank and Trust	2,203	0	0	0	2,203
Heritage Bank	(700)	0	0	0	(700)
Housatonic Bank and Trust	802	0	0	0	802
Jewett City Trust	200	0	0	0	200
Lafayette Bank and Trust	2,322	0	0	0	2,322
Landmark Bank	943	0	0	0	943
Manchester State Bank	807	0	0	0	807

Merchants Bank and Trust	2,511	0	0	0	2,511
Meriden Trust and Safe Deposit	365	0	0	0	365
New Canaan Bank and Trust	869	0	0	0	869
New England Bank and Trust	1,406	0	0	0	1,406
New Haven Merchants Bank	151	0	0	0	151
New Milford Bank and Trust	2,058	0	0	0	2,058
North American Bank and Trust	1,438	0	0	0	1,438
Putnam Trust Company of Greenwich	4,380	0	0	0	4,380
RCB Trust	54	0	0	0	54
Salisbury Bank and Trust	1,621	0	0	0	1,621
Saybrook Bank and Trust	472	0	0	0	472
Sentinel Bank	128	77	0	77	205
Seymour Trust	2,267	0	0	0	2,267
Shoreline Bank and Trust	508	0	0	0	508
The Bank of Mystic	39	0	0	0	39
The Equity Bank	213	142	0	142	355
The Norwalk Bank	(174)	0	0	0	(174)
The Wilton Bank	17	0	0	0	17
Union Trust	35,196	0	0	0	35,196
United Bank and Trust	23,209	0	0	0	23,209
UST Bank/Connecticut	1,107	0	0	0	1,107
Vernon Bank	(209)	0	0	0	(209)
Village Bank and Trust Company of Ridgefield	808	0	0	0	808
Westport Bank and Trust	843	0	0	0	843
Whitney Bank & Trust	(225)	0	0	0	(225)
Total	**$ 148,372**	**$ 644**	**$ 0**	**$ 644**	**$ 149,016**

Table No. 8 — ABSTRACTS OF REPORTS FROM 1949-1988 (Amounts in thousands of dollars)

Year	Number of banks	ASSETS						LIABILITIES					
		Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other Liabilities including federal funds purchased	Total assets or liabilities
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	...	22,771	46,781	5,283	819,612
1950	57	283,726	374,426	73,820	170,674	11,424	1,517	810,830	...	23,546	47,037	7,176	888,590
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	...	23,876	48,628	8,313	1,039,868
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	...	24,276	51,047	11,021	1,091,747
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	...	25,926	55,306	12,240	1,106,382
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	...	26,850	55,076	14,174	1,104,389
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	...	29,215	60,453	14,803	1,179,553
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	...	31,028	63,205	16,330	1,247,016
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	...	32,860	67,691	19,791	1,281,274
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	...	33,198	70,282	19,210	1,275,889
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	...	36,657	78,718	18,563	1,390,434
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	...	37,091	83,831	49,712	1,438,828
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	...	37,222	89,109	53,939	1,534,319
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	...	39,942	96,675	67,156	1,679,908
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	...	42,884	99,733	65,902	1,760,116
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	...	43,998	107,663	57,285	1,826,912
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	...	47,152	117,132	60,088	1,978,854
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	...	61,319	126,193	72,184	2,152,314
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	...	62,285	137,234	75,650	2,465,187
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	...	68,217	149,148	81,886	2,754,765
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	34,837	71,174	164,084	147,797	2,827,808
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	3,200,661
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	3,088,966
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	3,885,531
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	4,309,556
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	4,469,305
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	4,739,496
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	...	94,342	299,589	451,612	4,999,555
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	...	108,834	365,576	317,194	6,568,330
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	...	110,903	394,236	706,106	7,469,886
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	...	114,142	433,330	834,154	8,337,850
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	...	113,575	478,731	1,005,312	9,081,011
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	...	123,317	512,024	1,277,228	9,646,911
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022	...	123,690	564,510	1,404,735	10,817,957
1983	37	4,974,524	511,910	1,314,729	847,743	149,172	378,111	7,039,650	...	87,587	447,090	601,862	8,176,189
1984	34	5,390,774	552,628	1,250,700	796,560	141,063	437,515	7,384,766	...	88,397	467,914	628,173	8,569,240
1985	41	6,647,735	433,392	1,603,665	990,843	158,299	508,691	8,792,459	...	103,871	541,256	905,039	10,342,625
1986	43	8,967,090	368,894	1,553,083	1,337,303	170,008	822,122	11,333,679	...	119,313	741,627	1,023,881	13,218,500
1987	48	10,825,755	423,809	1,689,073	1,017,432	205,823	667,894	12,488,200	...	150,166	891,871	1,299,549	14,829,786
1988	50	11,955,483	418,382	1,906,253	1,109,859	242,208	538,857	13,398,054	...	170,431	999,634	1,602,923	16,171,042

Table No. 10
STATEMENT OF ASSETS, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	Securities	Federal funds sold and sec. Pur. U/A to resell	Loans and leases net of unearned income	Less: allowance for possible loan losses
Advest Bank	$ 28,181	$ 71,917	$ 5,250	$ 421,142	$ 2,100
American Bank of Connecticut	7,230	50,402	0	215,007	164
American Savings Bank	25,505	115,506	40,235	669,602	0
Bank Mart	4,870	102,367	5,230	570,434	2,977
Bank of Hartford	24,557	24,924	0	381,149	1,252
Branford Savings Bank	5,941	13,055	4,875	254,461	1,045
Bristol Savings Bank	5,573	12,281	1,000	493,993	1,476
Brooklyn Savings Bank	3,119	21,017	0	97,998	409
Burritt Interfinancial Bancorp	42,524	72,068	0	516,999	4,334
Centerbank	33,458	176,574	5,000	1,757,796	5,130
Central Bank	49,519	43,618	25,180	609,421	2,265
Chelsea Groton Savings Bank	11,169	103,272	6,400	246,685	686
City Savings Bank of Meriden	3,959	6,981	200	149,555	247
Collinsville Savings Society	724	3,506	1,750	26,473	5
Colony Savings Bank	5,568	2,618	2,125	33,220	400
Community Savings Bank	4,219	5,778	700	58,206	606
Connecticut Savings Bank	22,209	88,899	0	1,075,397	7,001
Derby Savings Bank	6,512	36,743	2,000	536,351	1,323
Dime Savings Bank of Norwich	6,290	10,214	145	60,492	101
Dime Savings Bank of Wallingford	9,700	25,982	139	482,787	890
Essex Savings Bank	3,549	16,732	3,500	114,291	206
Fairfield County Savings Bank	5,070	15,990	8,950	105,160	0
Farmers and Mechanics Savings Bank	17,721	75,046	1,778	464,181	1,080
Farmington Savings Bank	11,987	44,388	4,400	186,717	57
First Constitution Bank	38,378	326,881	0	1,847,455	3,203
Gateway Bank	18,055	261,698	9,500	911,449	4,160
Great Country Bank	7,434	44,088	0	395,637	1,482
Guilford Savings Bank	3,641	29,587	5,000	107,863	34
Jewett City Savings Bank	3,146	9,479	650	79,514	172
Liberty Bank for Savings	22,400	78,442	0	770,460	1,815

Litchfield Bancorp	2,753	46,173	5,000	60,030	328
Mechanics Savings Bank	24,023	54,904	20,900	528,135	386
Midconn Bank	3,821	30,983	0	157,517	150
Milford Savings Bank	2,557	7,388	0	118,458	131
Moodus Savings Bank	2,037	2,871	2,100	18,726	50
Naugatuck Savings Bank	5,884	34,739	7,175	164,640	466
New England Savings Bank	7,725	163,350	100	926,405	4,998
New Haven Savings Bank	41,660	143,880	18,700	1,363,954	5,545
New Milford Savings Bank	4,790	385,830	6,660	169,853	1,173
Newtown Savings Bank	34,194	43,396	1,200	114,965	209
Northwest Bank for Savings	9,201	9,339	3,500	83,307	250
Norwalk Savings Society	15,857	65,424	2,500	417,300	1,387
Norwich Savings Society	31,282	49,951	19,000	567,618	2,134
Omnibank of Connecticut, Inc.	12,122	7,440	19,000	323,554	4,293
People's Bank	131,005	632,426	0	5,174,168	22,789
Peoples Savings Bank of New Britain	6,357	29,683	3,981	201,838	503
Putnam Savings Bank	1,486	20,289	1,600	70,235	118
Ridgefield Savings Bank	11,305	919	1,600	95,351	0
Savings Bank of Danbury	1,267	86,750	5,600	65,467	0
Savings Bank of Manchester	30,537	77,241	0	486,781	2,149
Savings Bank of Rockville	6,611	29,416	0	215,715	11
Shelton Savings Bank	2,817	7,531	2,328	135,589	164
Society for Savings	40,274	747,836	18,000	2,871,784	29,106
Southington Savings Bank	3,598	27,003	3,000	195,843	731
Stafford Savings Bank	2,177	28,779	6,455	54,569	125
Stamford Savings Bank	5,613	90,547	0	377,576	356
State Savings Bank	5,581	38,926	2,507	181,230	601
Suffield Bank	6,681	54,928	12,114	289,843	2,243
Thomaston Savings Bank	8,771	28,773	8,700	119,075	0
Tolland Bank	4,664	15,079	3,150	122,311	693
Torrington Savings Bank	6,216	79,316	22,400	159,918	0
Union Savings Bank of Danbury	13,300	9,941	1,046	321,540	205
Willimantic Savings Institute	3,021	23,602	200	104,094	103
Winsted Savings Bank	8,590	20,560	5,150	106,450	719
Total	**$ 930,585**	**$ 4,985,266**	**$ 337,673**	**$ 30,003,734**	**$ 126,736**
Percent to Total Assets	**2.49**	**13.33**	**.90**	**80.21**	**.34**

Table No. 10
STATEMENT OF ASSETS, Continued

NAME OF BANK	Loan and Lease Net	Assets Held in Trading Accounts	Direct and Indirect Investments In R/E Ventures	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned
Advest Bank	$ 419,042	$ 0	$ 182	$ 899	$ 1,297
American Bank of Connecticut	214,843	0	700	3,109	0
American Savings Bank	669,602	0	0	3,473	0
Bank Mart	567,457	(117)	17,451	6,564	52
Bank of Hartford	379,897	205	0	3,423	0
Branford Savings Bank	253,416	0	0	2,502	0
Bristol Savings Bank	492,517	0	6,996	4,840	29
Brooklyn Savings Bank	97,589	0	5,128	1,926	0
Burritt Interfinancial Bancorp	512,665	0	0	3,777	17
Centerbank	1,752,666	0	1,429	29,613	7,975
Central Bank	607,156	0	1,212	8,901	2,414
Chelsea Groton Savings Bank	245,999	0	0	5,369	124
City Savings Bank of Meriden	149,308	0	0	1,995	224
Collinsville Savings Society	26,468	0	0	263	0
Colony Savings Bank	32,820	0	0	402	0
Community Savings Bank	57,600	0	0	1,396	0
Connecticut Savings Bank	1,068,396	0	24,912	18,931	9,264
Derby Savings Bank	535,028	0	2,295	7,263	203
Dime Savings Bank of Norwich	60,391	0	0	972	0
Dime Savings Bank of Wallingford	481,897	0	0	4,999	248
Essex Savings Bank	114,085	0	0	748	33
Fairfield County Savings Bank	105,160	0	0	2,277	0
Farmers and Mechanics Savings Bank	463,101	0	2,116	12,667	0
Farmington Savings Bank	186,660	0	0	1,996	186
First Constitution Bank	1,844,252	0	25,271	12,463	2,187
Gateway Bank	907,289	0	1,186	10,548	690
Great Country Bank	394,155	0	438	8,269	0
Guilford Savings Bank	107,829	0	0	556	0
Jewett City Savings Bank	79,342	0	448	513	0
Liberty Bank for Savings	768,645	0	0	12,515	3,506

Litchfield Bancorp	59,702	3,401	0	1,943	0
Mechanics Savings Bank	527,749	0	10,414	7,271	1,810
Midconn Bank	157,367	0	0	1,451	3
Milford Savings Bank	118,327	0	0	1,206	0
Moodus Savings Bank	18,676	0	0	663	0
Naugatuck Savings Bank	164,174	0	0	3,559	70
New England Savings Bank	921,407	0	0	9,205	0
New Haven Savings Bank	1,358,409	0	242	13,056	10,547
New Milford Savings Bank	168,680	0	1,477	5,179	0
Newtown Savings Bank	114,756	0	0	2,710	0
Northwest Bank for Savings	83,057	0	0	1,498	0
Norwalk Savings Society	415,913	0	0	4,135	0
Norwich Savings Society	565,484	0	902	7,929	306
Omnibank of Connecticut, Inc.	319,261	0	0	968	0
People's Bank	5,151,379	0	70,470	174,023	21,673
Peoples Savings Bank of New Britain	201,335	0	0	2,262	126
Putnam Savings Bank	70,117	0	0	701	0
Ridgefield Savings Bank	95,351	0	0	964	0
Savings Bank of Danbury	65,467	0	0	524	0
Savings Bank of Manchester	484,632	0	0	5,037	0
Savings Bank of Rockville	215,704	0	0	1,988	47
Shelton Savings Bank	135,425	0	495	2,058	156
Society for Savings	2,842,678	0	3,372	26,263	6,632
Southington Savings Bank	195,112	0	0	2,100	0
Stafford Savings Bank	54,444	0	0	284	0
Stamford Savings Bank	377,220	1,493	6,335	5,308	0
State Savings Bank	180,629	0	0	949	0
Suffield Bank	287,600	0	0	5,741	0
Thomaston Savings Bank	119,075	0	0	2,244	260
Tolland Bank	121,618	0	0	4,369	57
Torrington Savings Bank	159,918	0	0	630	39
Union Savings Bank of Danbury	321,335	0	0	1,974	96
Willimantic Savings Institute	103,991	0	0	2,493	0
Winsted Savings Bank	105,731	0	31	1,517	0
Total	**$ 29,876,998**	**$ 4,982**	**$ 183,502**	**$ 475,371**	**$ 70,251**
Percent to Total Assets	**79.87**	**.01**	**.49**	**1.27**	**.19**

Table No. 10
STATEMENT OF ASSETS, Concluded

NAME OF BANK	Investments in Unconsolidated Subs and Associated Cos	Mortgage Servicing Rights	Goodwill and Other Intangible Assets	Other Assets	Total Assets
Advest Bank	$ 0	$ 0	$ 0	$ 8,792	$ 535,560
American Bank of Connecticut	0	0	0	1,953	278,237
American Savings Bank	0	0	0	8,289	862,610
Bank Mart	0	0	3	8,619	712,496
Bank of Hartford	0	0	0	3,965	436,971
Branford Savings Bank	0	0	0	2,942	282,731
Bristol Savings Bank	0	2,304	67	5,088	530,695
Brooklyn Savings Bank	200	0	0	3,459	132,438
Burritt Interfinancial Bancorp	0	0	46	5,674	636,771
Centerbank	0	2,957	9,196	22,774	2,041,642
Central Bank	0	0	0	8,609	746,609
Chelsea Groton Savings Bank	0	0	0	4,851	377,184
City Savings Bank of Meriden	0	0	0	1,158	163,825
Collinsville Savings Society	0	0	0	252	32,963
Colony Savings Bank	0	0	0	630	44,163
Community Savings Bank	0	0	0	658	70,351
Connecticut Savings Bank	0	0	776	16,910	1,250,297
Derby Savings Bank	0	0	0	7,043	597,087
Dime Savings Bank of Norwich	0	0	0	848	78,860
Dime Savings Bank of Wallingford	0	0	0	6,223	529,188
Essex Savings Bank	0	0	0	1,306	139,953
Fairfield County Savings Bank	0	0	0	1,075	138,522
Farmers and Mechanics Savings Bank	0	0	0	6,046	578,475
Farmington Savings Bank	551	0	0	2,541	252,689
First Constitution Bank	0	0	0	38,288	2,287,720
Gateway Bank	0	2,350	298	18,216	1,229,830
Great Country Bank	0	0	0	4,648	459,032
Guilford Savings Bank	0	0	0	1,023	147,636
Jewett City Savings Bank	0	0	0	869	94,447
Liberty Bank for Savings	0	0	2,847	10,001	898,356

Litchfield Bancorp	0	0	0	1,949	120,921
Mechanics Savings Bank	1,000	0	0	7,541	655,612
Midconn Bank	0	0	0	1,876	195,501
Milford Savings Bank	0	0	0	1,415	130,893
Moodus Savings Bank	0	0	0	310	26,657
Naugatuck Savings Bank	0	0	0	1,828	217,429
New England Savings Bank	0	0	0	19,561	1,121,348
New Haven Savings Bank	0	0	5,508	13,899	1,605,901
New Milford Savings Bank	0	0	0	14,946	587,562
Newtown Savings Bank	0	0	0	2,114	198,370
Northwest Bank for Savings	0	0	0	1,002	107,597
Norwalk Savings Society	0	0	0	5,622	509,451
Norwich Savings Society	0	0	0	6,485	681,339
Omnibank of Connecticut, Inc.	50	0	0	3,840	362,681
People's Bank	2,312	3,224	4,020	103,817	6,294,349
Peoples Savings Bank of New Britain	0	0	0	2,465	246,209
Putnam Savings Bank	0	0	0	957	95,150
Ridgefield Savings Bank	0	0	0	890	111,629
Savings Bank of Danbury	0	0	0	1,684	161,292
Savings Bank of Manchester	0	0	0	6,059	603,506
Savings Bank of Rockville	0	0	0	3,406	257,172
Shelton Savings Bank	1	0	0	1,799	152,610
Society for Savings	4,456	219	13,694	44,517	3,747,941
Southington Savings Bank	0	0	0	1,862	232,675
Stafford Savings Bank	0	0	1	970	93,110
Stamford Savings Bank	0	0	0	9,036	495,552
State Savings Bank	0	0	0	1,991	230,583
Suffield Bank	0	0	0	8,325	375,389
Thomaston Savings Bank	0	0	0	1,639	169,462
Tolland Bank	0	0	1,078	2,082	152,097
Torrington Savings Bank	0	0	0	2,616	271,135
Union Savings Bank of Danbury	0	0	0	3,428	351,120
Willimantic Savings Institute	0	0	0	1,386	134,693
Winsted Savings Bank	0	0	0	1,665	143,244
Total	**$ 8,570**	**$ 11,054**	**$ 37,534**	**$ 485,732**	**$ 37,407,518**
Percent to Total Assets	**.02**	**.03**	**.10**	**1.30**	**100.00**

Table No. 11
STATEMENT OF LIABILITIES AND NET WORTH, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Deposits	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchased Secs Sold U/A To Repurchase	Demand Notes Issued To US Treasury
Advest Bank	$ 422,660	$ 63	$ 422,597	$ 0	$ 0
American Bank of Connecticut	206,863	7,655	199,208	1,700	0
American Savings Bank	761,320	9,209	752,111	0	0
Bank Mart	567,150	12,055	555,095	4,192	0
Bank of Hartford	319,642	2,213	317,429	6,615	0
Branford Savings Bank	208,142	10,836	197,306	0	0
Bristol Savings Bank	451,609	16,561	435,048	0	0
Brooklyn Savings Bank	101,067	3,108	97,959	0	131
Burritt Interfinancial Bancorp	512,203	17,186	495,017	39,428	1,425
Centerbank	1,353,238	75,514	1,277,724	67,243	0
Central Bank	494,994	21,124	473,870	0	0
Chelsea Groton Savings Bank	333,332	20,007	313,325	0	0
City Savings Bank of Meriden	126,321	578	125,743	0	0
Collinsville Savings Society	29,716	402	29,314	0	0
Colony Savings Bank	37,208	2,700	34,508	0	0
Community Savings Bank	61,510	6,365	55,145	0	0
Connecticut Savings Bank	1,050,551	65,835	984,716	0	0
Derby Savings Bank	438,652	10,809	427,843	906	0
Dime Savings Bank of Norwich	72,231	2,800	69,431	0	0
Dime Savings Bank of Wallingford	330,838	22,003	308,835	0	281
Essex Savings Bank	124,088	1,432	122,656	0	0
Fairfield County Savings Bank	124,614	1,597	123,017	0	0
Farmers and Mechanics Savings Bank	478,831	27,273	451,558	0	0
Farmington Savings Bank	231,886	6,820	225,066	0	0
First Constitution Bank	1,487,947	12,638	1,475,309	180,206	0
Gateway Bank	773,729	26,863	746,866	91,674	0
Great Country Bank	357,317	13,107	344,210	0	0
Guilford Savings Bank	133,846	853	132,993	0	0
Jewett City Savings Bank	85,240	4,663	80,577	0	0
Liberty Bank for Savings	721,638	8,444	713,194	0	0

Litchfield Bancorp	112,840	2,572	110,268	0	0
Mechanics Savings Bank	572,641	20,664	551,977	0	0
Midconn Bank	154,255	5,328	148,927	0	0
Milford Savings Bank	114,842	2,986	111,856	0	0
Moodus Savings Bank	22,906	2,059	20,847	0	0
Naugatuck Savings Bank	192,135	7,893	184,242	0	0
New England Savings Bank	725,527	27,901	697,626	19,852	0
New Haven Savings Bank	1,196,206	24,407	1,171,799	0	0
New Milford Savings Bank	249,051	3,953	245,098	255,403	0
Newtown Savings Bank	178,155	4,503	173,652	0	0
Northwest Bank for Savings	91,608	6,679	84,929	0	0
Norwalk Savings Society	411,862	1,022	410,840	0	0
Norwich Savings Society	509,406	28,309	481,097	15,124	0
Omnibank of Connecticut, Inc.	246,737	10,203	236,534	0	0
People's Bank	5,065,375	321,029	4,744,346	164,832	0
Peoples Savings Bank of New Britain	197,643	2,168	195,475	0	0
Putnam Savings Bank	86,364	1,782	84,582	0	0
Ridgefield Savings Bank	101,708	2,663	99,045	0	0
Savings Bank of Danbury	140,795	26	140,769	0	0
Savings Bank of Manchester	514,667	7,713	506,954	20,561	0
Savings Bank of Rockville	209,739	2,192	207,547	0	0
Shelton Savings Bank	115,294	2,806	112,488	0	0
Society for Savings	2,794,232	64,240	2,729,992	5,000	0
Southington Savings Bank	193,634	9,045	184,589	179	0
Stafford Savings Bank	80,803	364	80,439	0	0
Stamford Savings Bank	387,728	5,306	382,422	22,746	0
State Savings Bank	147,710	39,284	108,426	68,000	0
Suffield Bank	266,151	12,545	253,606	21,204	0
Thomaston Savings Bank	148,295	3,943	144,352	0	0
Tolland Bank	129,759	12,501	117,258	0	0
Torrington Savings Bank	246,478	2,858	243,620	0	0
Union Savings Bank of Danbury	284,965	15,249	269,716	0	0
Willimantic Savings Institute	116,074	7,955	108,119	0	0
Winsted Savings Bank	132,939	6,794	126,145	379	0
Total	**$28,536,907**	**$1,079,655**	**$27,457,252**	**$ 985,244**	**$ 1,837**
Percent to Total Assets	**76.29**	**2.89**	**73.40**	**2.63**	**.00**

Table No. 11
STATEMENT OF LIABILITIES AND NET WORTH, Continued

NAME OF BANK	Other Borrowed Money	Mortgage Indebtedness and Obligations Under Cap Leases	Notes and Debentures Subordinated To Deposits	Other Liabilities	Total Liabilities
Advest Bank	$ 73,350	$ 0	$ 0	$ 8,952	$ 504,962
American Bank of Connecticut	39,188	0	0	5,035	252,786
American Savings Bank	3,307	0	0	8,402	773,029
Bank Mart	80,978	0	0	13,774	666,094
Bank of Hartford	72,400	0	0	9,948	408,605
Branford Savings Bank	45,863	278	0	1,751	256,034
Bristol Savings Bank	35,000	0	10,000	2,070	498,679
Brooklyn Savings Bank	15,300	477	0	1,522	118,497
Burritt Interfinancial Bancorp	35,300	33	0	4,447	592,836
Centerbank	360,213	0	0	19,920	1,800,614
Central Bank	177,769	1,092	0	6,001	679,856
Chelsea Groton Savings Bank	0	0	0	2,739	336,071
City Savings Bank of Meriden	17,000	0	0	2,783	146,104
Collinsville Savings Society	0	0	0	69	29,785
Colony Savings Bank	2,605	0	0	270	40,083
Community Savings Bank	2,000	0	0	556	64,066
Connecticut Savings Bank	83,010	0	30,000	5,850	1,169,411
Derby Savings Bank	96,080	0	0	1,992	537,630
Dime Savings Bank of Norwich	1,000	0	0	95	73,326
Dime Savings Bank of Wallingford	122,229	0	0	3,818	457,166
Essex Savings Bank	0	0	0	343	124,431
Fairfield County Savings Bank	0	0	0	490	125,104
Farmers and Mechanics Savings Bank	50,000	3,791	0	2,050	534,672
Farmington Savings Bank	0	0	0	2,695	234,581
First Constitution Bank	378,189	0	0	22,389	2,068,731
Gateway Bank	228,879	0	0	9,599	1,103,881
Great Country Bank	40,188	0	0	1,785	399,290
Guilford Savings Bank	0	0	0	222	134,068
Jewett City Savings Bank	1,637	0	0	346	87,223
Liberty Bank for Savings	111,828	0	0	5,509	838,975

Litchfield Bancorp	0	0	0	936	113,776
Mechanics Savings Bank	32,000	0	0	4,218	608,859
Midconn Bank	11,303	0	0	786	166,344
Milford Savings Bank	6,969	0	0	465	122,276
Moodus Savings Bank	0	0	0	213	23,119
Naugatuck Savings Bank	0	0	0	1,760	193,895
New England Savings Bank	226,044	0	0	10,540	981,963
New Haven Savings Bank	262,303	2,452	0	8,328	1,469,289
New Milford Savings Bank	354	0	0	29,171	533,979
Newtown Savings Bank	0	0	0	1,910	180,065
Northwest Bank for Savings	8,000	0	0	284	99,892
Norwalk Savings Society	57,550	0	0	2,071	471,483
Norwich Savings Society	57,300	0	0	3,774	585,604
Omnibank of Connecticut, Inc.	90,063	0	0	2,408	339,208
People's Bank	551,626	4,316	0	54,518	5,840,667
Peoples Savings Bank of New Britain	7,836	0	0	1,026	206,505
Putnam Savings Bank	0	0	0	242	86,606
Ridgefield Savings Bank	0	45	0	855	102,608
Savings Bank of Danbury	0	0	0	545	141,340
Savings Bank of Manchester	19,393	0	0	3,354	557,975
Savings Bank of Rockville	28,780	0	0	2,650	241,169
Shelton Savings Bank	23,100	100	0	368	138,862
Society for Savings	643,480	368	18,231	62,401	3,523,712
Southington Savings Bank	6,300	0	0	1,494	201,607
Stafford Savings Bank	0	0	0	557	81,360
Stamford Savings Bank	50,763	0	0	3,359	464,596
State Savings Bank	0	0	0	1,120	216,830
Suffield Bank	58,032	816	0	1,755	347,958
Thomaston Savings Bank	0	0	0	570	148,865
Tolland Bank	6,191	0	0	369	136,319
Torrington Savings Bank	0	0	0	1,308	247,786
Union Savings Bank of Danbury	30,000	0	0	852	315,817
Willimantic Savings Institute	3,765	0	0	1,417	121,256
Winsted Savings Bank	0	0	0	941	134,259
Total	**$ 4,254,465**	**$ 13,768**	**$ 58,231**	**$ 351,987**	**$ 34,202,439**
Percent to Total Assets	**11.37**	**.04**	**.16**	**.94**	**91.43**

Table No. 11
STATEMENT OF LIABILITIES AND NET WORTH, Continued

NAME OF BANK	Limited-Life Preferred Stock	Net Worth			
		Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits and Net Worth Reserves
Advest Bank	$ 0	$ 0	$ 2,325	$ 15,075	$ 13,545
American Bank of Connecticut	0	0	2,200	2,843	20,408
American Savings Bank	0	0	0	5,350	84,231
Bank Mart	0	0	0	27,795	18,607
Bank of Hartford	0	0	1,000	19,000	8,584
Branford Savings Bank	0	0	1,554	12,882	12,261
Bristol Savings Bank	0	0	0	5,000	27,412
Brooklyn Savings Bank	0	0	1,150	8,336	6,775
Burritt Interfinancial Bancorp	0	0	3,213	18,485	23,381
Centerbank	0	0	147,276	6,948	92,548
Central Bank	0	0	3,968	50,856	13,988
Chelsea Groton Savings Bank	0	0	0	3,190	37,923
City Savings Bank of Meriden	0	0	1,500	10,137	6,084
Collinsville Savings Society	0	0	0	700	2,478
Colony Savings Bank	0	0	1,851	2,573	(29)
Community Savings Bank	0	0	2,159	3,657	602
Connecticut Savings Bank	0	0	0	52,656	34,144
Derby Savings Bank	0	0	2,220	26,608	31,745
Dime Savings Bank of Norwich	0	0	0	500	5,476
Dime Savings Bank of Wallingford	0	0	5,291	50,748	16,426
Essex Savings Bank	0	0	0	800	14,722
Fairfield County Savings Bank	0	0	0	1,500	11,918
Farmers and Mechanics Savings Bank	0	0	0	13,562	30,241
Farmington Savings Bank	0	0	0	3,500	15,375
First Constitution Bank	0	0	1,000	158,561	59,428
Gateway Bank	0	0	7,981	48,197	69,771
Great Country Bank	0	0	2,194	36,803	21,415
Guilford Savings Bank	0	0	0	1,000	12,568
Jewett City Savings Bank	0	0	0	533	7,397
Liberty Bank for Savings	0	0	0	6,926	52,455

Litchfield Bancorp	0	0	0	5,929	2,664
Mechanics Savings Bank	0	0	0	14,734	32,019
Midconn Bank	0	0	1,854	4,415	23,167
Milford Savings Bank	0	0	0	725	7,892
Moodus Savings Bank	0	0	250	1,950	1,369
Naugatuck Savings Bank	0	0	0	1,825	21,709
New England Savings Bank	0	0	8,016	84,793	48,092
New Haven Savings Bank	0	0	0	12,000	124,612
New Milford Savings Bank	0	0	3,710	43,743	11,136
Newtown Savings Bank	0	0	0	1,355	16,950
Northwest Bank for Savings	0	0	0	2,720	4,985
Norwalk Savings Society	0	0	0	4,000	34,518
Norwich Savings Society	0	0	5,754	54,698	36,116
Omnibank of Connecticut, Inc.	0	0	2,236	5,887	15,350
People's Bank	0	0	32,574	48,226	372,882
Peoples Savings Bank of New Britain	0	0	2,444	21,033	16,227
Putnam Savings Bank	0	0	0	500	8,044
Ridgefield Savings Bank	0	0	0	3,486	5,535
Savings Bank of Danbury	0	0	0	6,000	13,952
Savings Bank of Manchester	0	0	0	1,875	43,656
Savings Bank of Rockville	0	0	0	16,003	0
Shelton Savings Bank	0	0	1,131	7,315	5,302
Society for Savings	0	0	10,760	122,612	94,064
Southington Savings Bank	0	0	1,825	19,703	10,154
Stafford Savings Bank	0	0	0	4,000	7,750
Stamford Savings Bank	0	0	0	8,230	22,726
State Savings Bank	0	0	1,000	2,862	9,891
Suffield Bank	0	0	3,364	20,727	8,772
Thomaston Savings Bank	0	0	0	1,500	19,097
Tolland Bank	0	0	1,150	1,779	13,154
Torrington Savings Bank	0	0	0	1,000	22,349
Union Savings Bank of Danbury	0	0	0	1,000	34,303
Willimantic Savings Institute	0	0	0	1,000	13,014
Winsted Savings Bank	0	0	0	1,200	7,833
Total	**$ 0**	**$ 0**	**$ 262,950**	**$ 1,123,546**	**$ 1,861,163**
Percent to Total Assets	**.00**	**.00**	**.70**	**3.00**	**4.98**

Table No. 11
STATEMENT OF LIABILITIES AND NET WORTH, Concluded

NAME OF BANK	Net Worth			Total Liabilities And Net Worth
	New Worth Certificates	Less: Net Unrealized Loss On Narketable Equity Secs	Total Net Worth	
Advest Bank	$ 0	$ 347	$ 30,598	$ 535,560
American Bank of Connecticut	0	0	25,451	278,237
American Savings Bank	0	0	89,581	862,610
Bank Mart	0	0	46,402	712,496
Bank of Hartford	0	218	28,366	436,971
Branford Savings Bank	0	0	26,697	282,731
Bristol Savings Bank	0	396	32,016	530,695
Brooklyn Savings Bank	0	2,320	13,941	132,438
Burritt Interfinancial Bancorp	0	1,144	43,935	636,771
Centerbank	0	5,744	241,028	2,041,642
Central Bank	0	2,059	66,753	746,609
Chelsea Groton Savings Bank	0	0	41,113	377,184
City Savings Bank of Meriden	0	0	17,721	163,825
Collinsville Savings Society	0	0	3,178	32,963
Colony Savings Bank	0	315	4,080	44,163
Community Savings Bank	0	133	6,285	70,351
Connecticut Savings Bank	0	5,914	80,886	1,250,297
Derby Savings Bank	0	1,116	59,457	597,087
Dime Savings Bank of Norwich	0	442	5,534	78,860
Dime Savings Bank of Wallingford	0	443	72,022	529,188
Essex Savings Bank	0	0	15,522	139,953
Fairfield County Savings Bank	0	0	13,418	138,522
Farmers and Mechanics Savings Bank	0	0	43,803	578,475
Farmington Savings Bank	0	767	18,108	252,689
First Constitution Bank	0	0	218,989	2,287,720
Gateway Bank	0	0	125,949	1,229,830
Great Country Bank	0	670	59,742	459,032
Guilford Savings Bank	0	0	13,568	147,636
Jewett City Savings Bank	0	706	7,224	94,447
Liberty Bank for Savings	0	0	59,381	898,356

Litchfield Bancorp	0	1,448	7,145	120,921
Mechanics Savings Bank	0	0	46,753	655,612
Midconn Bank	0	279	29,157	195,501
Milford Savings Bank	0	0	8,617	130,893
Moodus Savings Bank	0	31	3,538	26,657
Naugatuck Savings Bank	0	0	23,534	217,429
New England Savings Bank	0	1,516	139,385	1,121,348
New Haven Savings Bank	0	0	136,612	1,605,901
New Milford Savings Bank	0	5,006	53,583	587,562
Newtown Savings Bank	0	0	18,305	198,370
Northwest Bank for Savings	0	0	7,705	107,597
Norwalk Savings Society	0	550	37,968	509,451
Norwich Savings Society	0	833	95,735	681,339
Omnibank of Connecticut, Inc.	0	0	23,473	362,681
People's Bank	0	0	453,682	6,294,349
Peoples Savings Bank of New Britain	0	0	39,704	246,209
Putnam Savings Bank	0	0	8,544	95,150
Ridgefield Savings Bank	0	0	9,021	111,629
Savings Bank of Danbury	0	0	19,952	161,292
Savings Bank of Manchester	0	0	45,531	603,506
Savings Bank of Rockville	0	0	16,003	257,172
Shelton Savings Bank	0	0	13,748	152,610
Society for Savings	0	3,207	224,229	3,747,941
Southington Savings Bank	0	614	31,068	232,675
Stafford Savings Bank	0	0	11,750	93,110
Stamford Savings Bank	0	0	30,956	495,552
State Savings Bank	0	0	13,753	230,583
Suffield Bank	0	5,432	27,431	375,389
Thomaston Savings Bank	0	0	20,597	169,462
Tolland Bank	0	305	15,778	152,097
Torrington Savings Bank	0	0	23,349	271,135
Union Savings Bank of Danbury	0	0	35,303	351,120
Willimantic Savings Institute	0	577	13,437	134,693
Winsted Savings Bank	0	48	8,985	143,244
Total	**$ 0**	**$ 42,580**	**$ 3,205,079**	**$ 37,407,518**
Percent to Total Assets	**.00**	**.11**	**8.57**	**100.00**

Table No. 12
LOANS AND LEASE FINANCING RECEIVABLES CONSOLIDATED FIGURES, DEC. 31, 1988

	Total	Percent to Total Loans
LOANS SECURED BY REAL ESTATE:		
Loans secured by 1-4 family residential properties	$18,813,647	62.70
All other loans secured by Real Estate:		
Construction and Land Development	2,025,953	6.75
Secured by multi-family (5 or more) residential properties	1,083,976	3.61
Secured by nonresidential properties	3,325,519	11.08
Total loans secured by real estate, gross	25,249,095	84.15
Less: Any unearned income on real estate loans	84,400	.28
Total loans secured by real estate, net of unearned income	**25,164,695**	**83.87**
OTHER LOANS AND ALL LEASES:		
Loans to individuals for household, family, and other Personal expenditures:		
Credit cards	400,691	1.34
Other (Installment, single payment and all student loans)	1,784,737	5.95
Commercial and all other loans:		
Commercial and industrial loans	2,448,802	8.16
Obligations (other than securities) of states and political subdivisions in the U.S.	5,079	.02
All Other	169,053	.56
Total other loans, gross	4,808,362	16.03
Less: Any unearned income on other loans	28,191	.09
Total other loans, net of unearned income	**4,780,171**	**15.93**
Lease financing receivables (net of unearned income)	58,868	.20
Total loans and leases, net of unearned income	**$30,003,734**	**100.00**

Table No. 13
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1988

	Total	Percent to Total Operating Income
INTEREST INCOME:		
Loans secured by 1-4 family residential properties	$1,7023,083	49.64
All other loans secured by real estate	588,104	17.15
Loans to individuals for personal expenditures	249,594	7.28
Commercial and all other loans and leases	267,414	7.80
Interest income on balances due from depository institutions	22,270	.65
Interest and dividend income on securities certificates and participation in pools of residential mtgs	116,409	3.40
Other US government securities and other bonds, notes and debentures	146,100	4.26
Securities issued by states and political subdivisions	10,376	.30
Equity securities	114,425	3.34
Interest income from assets held in trading accounts	217	.01
Interest income on federal funds sold and securities purchased Under agreements to resell	37,968	1.11
Total interest income	**3,254,960**	**94.93**
INTEREST EXPENSE:		
Interest on deposits:		
Time certificates of deposit of 100,000 or more	171,657	5.01
All other time deposits	1,144,960	33.39
All NOW accounts and money market deposit accounts	262,438	7.65
All other savings deposits	278,743	8.13
Expense of federal funds purchased and securities sold under agreements to repurchase	60,609	1.77
Interest on demand notes issued to US treasury and other borrowed money	311,951	9.10
Interest on mortgage indebtedness and obligations under capitalized leases	1,543	.05
Interest on notes and debentures subordinated to deposits	5,932	.17
Total interest expense	**2,237,833**	**65.27**
Net interest income	**1,017,127**	**29.67**
Provision for loan and lease losses	81,002	2.36
NONINTEREST INCOME:		
Fees for servicing loans held by others	19,085	.56
Service charges on deposit accounts	33,851	.99
Income (loss) from direct and indirect investments in real estate ventures	24,612	.72
Income from FDIC income maintenance agreements	0	
Income on FDIC notes	0	
Other noninterest income	96,199	2.81
Total noninterest income	**173,747**	**5.07**

Table No. 13
Concluded

	Total	Percent to Total Operating Income
Gains (losses) on securities and loans not held in trading accounts		
Gains (losses) on securities	57,846	1.69
Gains (losses) on loans	1,911	.06
NONINTEREST EXPENSE:		
Salaries and employee benefits	352,701	10.29
Expenses of premises and fixed assets	130,680	3.81
Amortization of intangible assets	5,694	.17
Expense of net worth certificates	0	
Other noninterest expense	249,528	7.28
Total noninterest expense	**738,603**	**21.54**
Income (loss) before income taxes and extraordinary items and other adjustments	431,026	12.57
Applicable income taxes on previous line	153,258	4.47
Income (loss) before extraordinary items and other adjustments	277,768	8.10
Extraordinary items and other adjustments, net	967	.03
Net income (loss)	**$278,735**	**8.13**

Table No. 14

INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1988

(Amounts in thousands of dollars)

NAME OF BANK	Interest Income				
	On Loans Secured By 1-4 Family Residential Properties	On Other Loans Secured By Real Estate	On Loans To Individuals For Personal Expenditures	Commercial and All Other Loans and Leases	On Balances Due From Depository Institutions
Advest Bank	$ 10,159	$ 19,287	$ 597	$ 6,717	$ 1,209
American Bank of Connecticut	10,687	7,409	294	1,747	0
American Savings Bank	46,573	1,138	6,515	0	3,032
Bank Mart	27,529	14,011	2,004	10,901	102
Bank of Hartford	25,536	9,245	280	2,460	913
Branford Savings Bank	10,712	6,770	1,870	4,621	19
Bristol Savings Bank	19,175	12,004	4,692	12,497	20
Brooklyn Savings Bank	5,398	3,557	729	459	75
Burritt Interfinancial Bancorp	20,651	18,547	429	9,557	201
Centerbank	102,824	31,319	4,502	7,253	0
Central Bank	25,168	11,973	858	15,270	371
Chelsea Groton Savings Bank	12,207	4,873	3,842	435	341
City Savings Bank of Meriden	11,891	854	551	97	43
Collinsville Savings Society	1,966	166	177	20	0
Colony Savings Bank	2,062	653	242	789	257
Community Savings Bank	2,319	1,832	506	1,298	24
Connecticut Savings Bank	52,723	30,880	2,993	18,294	36
Derby Savings Bank	33,396	8,327	1,865	4,733	118
Dime Savings Bank of Norwich	4,452	1,051	233	36	450
Dime Savings Bank of Wallingford	30,325	7,561	4,417	3,455	708
Essex Savings Bank	7,419	4,030	323	20	3
Fairfield County Savings Bank	8,247	1,340	180	0	102
Farmers and Mechanics Savings Bank	23,001	15,018	5,036	1,723	400
Farmington Savings Bank	13,603	1,511	972	203	715
First Constitution Bank	123,357	24,192	4,716	6,483	1,058
Gateway Bank	53,656	16,125	4,592	12,081	264
Great Country Bank	22,149	7,833	1,502	6,910	0
Guilford Savings Bank	9,839	75	501	86	70
Jewett City Savings Bank	5,152	2,147	537	22	67
Liberty Bank for Savings	45,904	1,727	12,112	11,913	1,541

Litchfield Bancorp	3,222	311	1,177	581	0
Mechanics Savings Bank	36,283	6,776	4,758	540	1,126
Midconn Bank	11,622	293	199	1,541	189
Milford Savings Bank	5,868	2,935	1,048	559	192
Moodus Savings Bank	1,371	183	114	124	64
Naugatuck Savings Bank	10,851	2,973	985	934	98
New England Savings Bank	29,980	29,781	15,534	7,388	0
New Haven Savings Bank	96,013	19,440	4,105	5,403	353
New Milford Savings Bank	7,979	8,318	170	509	51
Newtown Savings Bank	8,981	1,587	505	0	1,245
Northwest Bank for Savings	5,764	1,644	522	660	249
Norwalk Savings Society	29,667	10,424	582	43	873
Norwich Savings Society	25,788	16,445	6,137	5,861	839
Omnibank of Connecticut, Inc.	15,546	17,967	588	1,020	499
People's Bank	304,997	69,009	51,363	52,566	1
Peoples Savings Bank of New Britain	15,025	1,723	1,057	223	166
Putnam Savings Bank	5,023	758	529	55	6
Ridgefield Savings Bank	6,843	1,394	102	0	677
Savings Bank of Danbury	5,783	6	55	0	0
Savings Bank of Manchester	22,296	9,481	4,157	8,602	2,036
Savings Bank of Rockville	13,605	1,398	932	2,702	2
Shelton Savings Bank	10,974	880	480	0	2
Society for Savings	146,106	65,269	75,124	23,677	625
Southington Savings Bank	11,518	3,672	1,412	1,251	38
Stafford Savings Bank	4,692	247	667	0	11
Stamford Savings Bank	22,491	9,979	733	867	5
State Savings Bank	7,857	7,824	914	339	155
Suffield Bank	9,636	15,003	824	6,441	0
Thomaston Savings Bank	9,269	917	329	827	307
Tolland Bank	2,456	2,266	4,451	1,781	5
Torrington Savings Bank	14,918	69	71	0	0
Union Savings Bank of Danbury	19,621	9,511	1,053	670	0
Willimantic Savings Institute	5,516	2,382	553	783	34
Winsted Savings Bank	6,442	1,784	297	1,387	283
Total	**$ 1,702,083**	**$ 588,104**	**$ 249,594**	**$ 267,414**	**$ 22,270**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income				
	On Certs. Of Part. In Pools of Residential Mortgages	Other US Gov. Securities & Other Bonds Notes and Debentures	Securities Issued By States and Political Subdivisions	Equity Securities	On Assets Held in Trading Accounts
Advest Bank	$ 0	$ 525	$ 0	$ 3,690	$ 0
American Bank of Connecticut	0	500	464	2,938	0
American Savings Bank	74	10,813	0	1,855	0
Bank Mart	5,689	1,425	0	390	0
Bank of Hartford	917	459	0	762	19
Branford Savings Bank	0	480	4	460	0
Bristol Savings Bank	0	1,003	0	413	0
Brooklyn Savings Bank	12	927	50	632	0
Burritt Interfinancial Bancorp	1,399	2,408	0	1,471	0
Centerbank	6,613	1,665	40	4,542	0
Central Bank	13	1,882	0	1,915	0
Chelsea Groton Savings Bank	422	6,035	247	1,547	0
City Savings Bank of Meriden	0	207	3	460	0
Collinsville Savings Society	82	175	0	70	0
Colony Savings Bank	18	57	0	173	0
Community Savings Bank	0	214	0	162	0
Connecticut Savings Bank	481	1,388	0	6,444	0
Derby Savings Bank	138	1,490	0	702	0
Dime Savings Bank of Norwich	6	251	19	293	0
Dime Savings Bank of Wallingford	22	1,782	0	914	0
Essex Savings Bank	0	1,156	0	230	0
Fairfield County Savings Bank	0	1,115	0	128	0
Farmers and Mechanics Savings Bank	3,010	1,198	0	1,390	0
Farmington Savings Bank	170	2,858	4	389	0
First Constitution Bank	10,171	6,500	0	4,870	0
Gateway Bank	13,035	6,729	700	1,546	0
Great Country Bank	1,226	1,916	0	341	0
Guilford Savings Bank	550	1,794	0	260	0
Jewett City Savings Bank	36	409	0	309	0
Liberty Bank for Savings	1,126	1,145	0	3,306	0

Litchfield Bancorp	0	2,844	0	550	163
Mechanics Savings Bank	92	2,422	0	2,582	0
Midconn Bank	1,031	1,800	0	263	0
Milford Savings Bank	2	718	0	146	0
Moodus Savings Bank	25	18	84	41	0
Naugatuck Savings Bank	527	1,822	0	315	0
New England Savings Bank	1	4,883	1,879	3,604	0
New Haven Savings Bank	586	3,660	1,546	6,523	0
New Milford Savings Bank	27,263	3,241	0	3,888	0
Newtown Savings Bank	5	3,245	0	506	0
Northwest Bank for Savings	33	396	0	151	0
Norwalk Savings Society	276	2,869	0	1,176	0
Norwich Savings Society	339	1,775	36	972	0
Omnibank of Connecticut, Inc.	0	71	0	467	0
People's Bank	548	14,060	4,310	24,681	7
Peoples Savings Bank of New Britain	72	1,667	0	685	0
Putnam Savings Bank	0	1,814	0	48	0
Ridgefield Savings Bank	7	7	0	4	0
Savings Bank of Danbury	4,402	3,342	186	246	0
Savings Bank of Manchester	0	5,245	0	1,255	0
Savings Bank of Rockville	0	1,688	0	873	0
Shelton Savings Bank	68	379	0	121	0
Society for Savings	27,437	13,780	904	15,754	0
Southington Savings Bank	263	788	0	874	0
Stafford Savings Bank	36	1,198	0	801	0
Stamford Savings Bank	5,731	1,299	0	694	28
State Savings Bank	5	481	0	1,356	0
Suffield Bank	1,990	772	0	1,138	0
Thomaston Savings Bank	0	1,758	0	323	0
Tolland Bank	0	66	0	1,200	0
Torrington Savings Bank	0	6,001	0	56	0
Union Savings Bank of Danbury	44	613	0	282	0
Willimantic Savings Institute	83	1,805	0	186	0
Winsted Savings Bank	333	1,067	0	62	0
Total	**$ 116,409**	**$ 146,100**	**$ 10,376**	**$ 114,425**	**$ 217**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income		Interest Expense		
	On Fed Funds Sold and Securities Purchased U/A To Resell	Total Interest Income	Time Certs. Of Deposit of $100,000 Or More	All Other Time Deposits	NOW Accounts and Money Market Deposit Accounts
Advest Bank	$ 1,582	$ 43,766	$ 184	$ 10,966	$ 15,864
American Bank of Connecticut	111	24,150	485	6,443	4,237
American Savings Bank	3,532	73,532	2,724	38,020	3,015
Bank Mart	1,660	63,711	3,642	28,872	3,965
Bank of Hartford	74	40,665	3,283	14,530	2,199
Branford Savings Bank	330	25,266	656	8,263	2,660
Bristol Savings Bank	125	49,929	604	18,786	3,679
Brooklyn Savings Bank	58	11,897	738	3,552	916
Burritt Interfinancial Bancorp	606	55,269	2,858	18,912	5,035
Centerbank	211	158,969	13,853	45,127	10,251
Central Bank	867	58,317	2,890	18,761	3,291
Chelsea Groton Savings Bank	1,109	30,958	1,214	15,488	442
City Savings Bank of Meriden	0	14,106	386	5,478	934
Collinsville Savings Society	187	2,843	133	1,289	297
Colony Savings Bank	198	4,449	442	1,664	179
Community Savings Bank	144	6,499	562	2,486	459
Connecticut Savings Bank	259	113,498	3,999	40,505	7,560
Derby Savings Bank	24	50,793	4,117	22,326	1,961
Dime Savings Bank of Norwich	96	6,887	185	2,414	843
Dime Savings Bank of Wallingford	451	49,635	1,043	12,930	1,444
Essex Savings Bank	510	13,691	570	5,372	1,620
Fairfield County Savings Bank	881	11,993	290	3,309	1,171
Farmers and Mechanics Savings Bank	342	51,118	1,177	18,831	5,570
Farmington Savings Bank	762	21,187	1,255	9,771	2,225
First Constitution Bank	33	181,380	14,524	55,359	12,464
Gateway Bank	764	109,492	3,923	33,310	6,658
Great Country Bank	550	42,427	1,397	15,692	2,515
Guilford Savings Bank	382	13,557	315	5,274	2,352
Jewett City Savings Bank	104	8,783	76	3,754	579
Liberty Bank for Savings	11	78,785	2,446	28,436	6,911

Litchfield Bancorp	873	9,721	655	4,383	1,296
Mechanics Savings Bank	1,705	56,284	1,648	22,834	5,860
Midconn Bank	37	16,975	315	4,898	1,867
Milford Savings Bank	106	11,574	568	4,101	891
Moodus Savings Bank	172	2,196	52	672	212
Naugatuck Savings Bank	613	19,118	474	7,507	1,568
New England Savings Bank	689	93,739	13,438	21,850	4,796
New Haven Savings Bank	1,859	139,488	7,950	44,514	11,757
New Milford Savings Bank	418	51,837	902	8,116	3,404
Newtown Savings Bank	701	16,775	615	7,593	1,982
Northwest Bank for Savings	417	9,836	426	3,304	1,015
Norwalk Savings Society	396	46,306	2,456	16,435	4,785
Norwich Savings Society	1,298	59,490	2,132	22,026	2,973
Omnibank of Connecticut, Inc.	686	36,844	1,163	10,896	3,059
People's Bank	230	521,772	15,692	206,489	49,267
Peoples Savings Bank of New Britain	596	21,214	685	7,322	796
Putnam Savings Bank	130	8,363	348	3,706	257
Ridgefield Savings Bank	168	9,202	386	3,720	5
Savings Bank of Danbury	388	14,408	531	6,641	1,662
Savings Bank of Manchester	496	53,568	1,754	21,859	5,636
Savings Bank of Rockville	12	21,212	646	9,072	1,785
Shelton Savings Bank	216	13,120	690	4,645	1,281
Society for Savings	3,726	372,402	34,634	132,397	19,046
Southington Savings Bank	579	20,395	914	7,249	1,673
Stafford Savings Bank	633	8,285	155	3,509	772
Stamford Savings Bank	175	42,002	2,140	15,519	3,666
State Savings Bank	150	19,081	47	6,392	390
Suffield Bank	835	36,639	6,139	8,630	3,895
Thomaston Savings Bank	614	14,344	468	5,505	1,928
Tolland Bank	106	12,331	623	0	561
Torrington Savings Bank	1,894	23,009	848	9,556	5,768
Union Savings Bank of Danbury	590	32,384	1,020	8,184	4,847
Willimantic Savings Institute	51	11,393	570	4,187	1,267
Winsted Savings Bank	446	12,101	602	5,329	1,175
Total	**$ 37,968**	**$ 3,254,960**	**$ 171,657**	**$ 1,144,960**	**$ 262,438**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Expense				
	On All Other Savings Deposits	On Fed Funds Purchased & Securities Sold U/A To Repurchase	On Demand Notes Issued To US Treas. & Other Borrowed Money	On Mortgage Indebtedness And Obligations Under Cap Leases	On Notes and Debentures Subordinated To Deposits
Advest Bank	$ 24	$ 0	$ 4,642	$ 0	$ 0
American Bank of Connecticut	1,185	643	1,272	0	0
American Savings Bank	9,342	0	0	0	0
Bank Mart	2,873	58	8,018	0	0
Bank of Hartford	1,929	336	6,535	0	0
Branford Savings Bank	1,435	0	2,597	4	0
Bristol Savings Bank	6,226	606	2,271	0	962
Brooklyn Savings Bank	931	22	1,492	54	0
Burritt Interfinancial Bancorp	5,238	1,964	2,784	3	0
Centerbank	10,443	5,410	21,322	0	0
Central Bank	2,892	158	12,052	68	0
Chelsea Groton Savings Bank	5,864	0	0	0	0
City Savings Bank of Meriden	1,586	0	1,226	0	0
Collinsville Savings Society	302	0	0	0	0
Colony Savings Bank	237	0	323	0	0
Community Savings Bank	159	0	151	0	0
Connecticut Savings Bank	15,522	0	7,489	0	3,324
Derby Savings Bank	372	0	6,705	0	0
Dime Savings Bank of Norwich	1,024	0	139	0	0
Dime Savings Bank of Wallingford	4,946	0	9,034	0	0
Essex Savings Bank	1,293	0	0	0	0
Fairfield County Savings Bank	3,088	0	0	0	0
Farmers and Mechanics Savings Bank	5,431	0	2,046	281	0
Farmington Savings Bank	2,327	0	2	0	0
First Constitution Bank	10,847	2,510	34,592	0	0
Gateway Bank	6,977	7,744	16,011	0	0
Great Country Bank	4,561	0	3,533	0	0
Guilford Savings Bank	935	0	0	0	0
Jewett City Savings Bank	1,064	38	0	0	0
Liberty Bank for Savings	11,237	0	5,834	0	0

Litchfield Bancorp	1,378	0	0	0	0
Mechanics Savings Bank	6,440	0	2,580	0	0
Midconn Bank	2,383	0	644	0	0
Milford Savings Bank	1,593	0	537	0	0
Moodus Savings Bank	383	0	0	0	0
Naugatuck Savings Bank	2,552	0	0	0	0
New England Savings Bank	6,178	1,366	13,845	0	0
New Haven Savings Bank	15,812	54	17,471	37	0
New Milford Savings Bank	3,671	21,752	1,602	0	0
Newtown Savings Bank	1,814	0	0	0	0
Northwest Bank for Savings	958	0	1,009	0	0
Norwalk Savings Society	3,645	0	4,646	0	0
Norwich Savings Society	6,045	474	3,422	0	0
Omnibank of Connecticut, Inc.	953	0	6,455	0	0
People's Bank	51,737	9,344	35,036	1,003	0
Peoples Savings Bank of New Britain	3,860	0	1,054	0	0
Putnam Savings Bank	1,410	0	0	0	0
Ridgefield Savings Bank	2,415	0	124	3	0
Savings Bank of Danbury	1,301	0	0	0	0
Savings Bank of Manchester	5,479	756	1,933	0	0
Savings Bank of Rockville	2,010	0	2,286	0	0
Shelton Savings Bank	930	0	1,612	13	0
Society for Savings	13,743	154	55,632	0	1,646
Southington Savings Bank	2,361	12	477	0	0
Stafford Savings Bank	1,016	0	0	0	0
Stamford Savings Bank	3,444	2,652	1,945	0	0
State Savings Bank	1,087	2,713	363	0	0
Suffield Bank	145	1,822	4,751	77	0
Thomaston Savings Bank	1,779	0	0	0	0
Tolland Bank	5,071	0	1,183	0	0
Torrington Savings Bank	1,415	0	0	0	0
Union Savings Bank of Danbury	2,833	0	3,142	0	0
Willimantic Savings Institute	1,344	0	132	0	0
Winsted Savings Bank	1,268	21	0	0	0
Total	**$ 278,743**	**$ 60,609**	**$ 311,951**	**$ 1,543**	**$ 5,932**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income			Noninterest Income	
	Total Interest Expense	Net Interest Income	Provision For Loans And Lease Losses	Fees For Servicing Loans Held By Others	Service Charges On Deposit Accounts
Advest Bank	$ 31,680	$ 12,086	$ 743	$ 58	$ 1
American Bank of Connecticut	14,265	9,885	60	1	500
American Savings Bank	53,101	20,431	0	153	281
Bank Mart	47,428	16,283	918	1,256	292
Bank of Hartford	28,812	11,853	352	150	253
Branford Savings Bank	15,615	9,651	665	0	379
Bristol Savings Bank	33,134	16,795	386	815	507
Brooklyn Savings Bank	7,705	4,192	235	170	215
Burritt Interfinancial Bancorp	36,794	18,475	999	167	447
Centerbank	106,406	52,563	3,415	3,520	869
Central Bank	40,112	18,205	1,327	273	309
Chelsea Groton Savings Bank	23,008	7,950	268	0	469
City Savings Bank of Meriden	9,610	4,496	342	7	171
Collinsville Savings Society	2,021	822	6	0	46
Colony Savings Bank	2,845	1,604	330	0	107
Community Savings Bank	3,817	2,682	197	0	133
Connecticut Savings Bank	78,399	35,099	6,398	552	1,897
Derby Savings Bank	35,481	15,312	465	156	316
Dime Savings Bank of Norwich	4,605	2,282	36	0	142
Dime Savings Bank of Wallingford	29,397	20,238	760	31	694
Essex Savings Bank	8,855	4,836	118	0	108
Fairfield County Savings Bank	7,858	4,135	15	0	92
Farmers and Mechanics Savings Bank	33,336	17,782	510	243	602
Farmington Savings Bank	15,580	5,607	24	0	298
First Constitution Bank	130,296	51,084	2,460	907	1,260
Gateway Bank	74,623	34,869	990	1,029	882
Great Country Bank	27,698	14,729	480	416	233
Guilford Savings Bank	8,876	4,681	10	0	153
Jewett City Savings Bank	5,511	3,272	0	20	115
Liberty Bank for Savings	54,864	23,921	1,000	296	968

Litchfield Bancorp	7,712	2,009	0	0	122
Mechanics Savings Bank	39,362	16,922	850	409	938
Midconn Bank	10,107	6,868	102	168	139
Milford Savings Bank	7,690	3,884	83	4	162
Moodus Savings Bank	1,319	877	1	0	30
Naugatuck Savings Bank	12,101	7,017	120	65	197
New England Savings Bank	61,473	32,266	2,700	370	934
New Haven Savings Bank	97,595	41,893	500	543	1,236
New Milford Savings Bank	39,447	12,390	327	0	164
Newtown Savings Bank	12,004	4,771	60	0	127
Northwest Bank for Savings	6,712	3,124	293	24	125
Norwalk Savings Society	31,967	14,339	1,180	161	252
Norwich Savings Society	37,072	22,418	1,590	121	786
Omnibank of Connecticut, Inc.	22,526	14,318	5,630	0	456
People's Bank	368,568	153,204	13,290	2,975	9,310
Peoples Savings Bank of New Britain	13,717	7,497	120	220	138
Putnam Savings Bank	5,721	2,642	63	0	67
Ridgefield Savings Bank	6,653	2,549	0	3	37
Savings Bank of Danbury	10,135	4,273	0	0	0
Savings Bank of Manchester	37,417	16,151	1,492	108	816
Savings Bank of Rockville	15,799	5,413	20	0	224
Shelton Savings Bank	9,171	3,949	143	88	231
Society for Savings	257,252	115,150	23,355	2,370	2,305
Southington Savings Bank	12,686	7,709	300	5	204
Stafford Savings Bank	5,452	2,833	12	0	93
Stamford Savings Bank	29,366	12,636	237	139	360
State Savings Bank	10,992	8,089	400	0	47
Suffield Bank	25,459	11,180	4,039	851	330
Thomaston Savings Bank	9,680	4,664	16	0	114
Tolland Bank	7,438	4,893	300	59	221
Torrington Savings Bank	17,587	5,422	0	0	5
Union Savings Bank of Danbury	20,026	12,358	53	23	445
Willimantic Savings Institute	7,500	3,893	97	9	200
Winsted Savings Bank	8,395	3,706	120	150	297
Total	**$ 2,237,833**	**$ 1,017,127**	**$ 81,002**	**$ 19,085**	**$ 33,851**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Income				
	Inc or Loss From Direct and Indirect Investments Re Ventures	FDIC Income Maintenance Agreements or Similar Agreements	FDIC Notes	Other Noninterest Income	Total Noninterest Income
Advest Bank	$ 37	$ 0	$ 0	$ 206	$ 302
American Bank of Connecticut	(271)	0	0	104	334
American Savings Bank	0	0	0	567	1,001
Bank Mart	1,415	0	0	987	3,950
Bank of Hartford	0	0	0	172	575
Branford Savings Bank	0	0	0	295	674
Bristol Savings Bank	(340)	0	0	294	1,276
Brooklyn Savings Bank	123	0	0	147	655
Burritt Interfinancial Bancorp	0	0	0	517	1,131
Centerbank	51	0	0	20,275	24,715
Central Bank	113	0	0	725	1,420
Chelsea Groton Savings Bank	(9)	0	0	336	796
City Savings Bank of Meriden	0	0	0	91	269
Collinsville Savings Society	0	0	0	14	60
Colony Savings Bank	0	0	0	17	124
Community Savings Bank	0	0	0	47	180
Connecticut Savings Bank	5,008	0	0	3,464	10,921
Derby Savings Bank	0	0	0	405	877
Dime Savings Bank of Norwich	0	0	0	55	197
Dime Savings Bank of Wallingford	0	0	0	179	904
Essex Savings Bank	0	0	0	121	229
Fairfield County Savings Bank	0	0	0	66	158
Farmers and Mechanics Savings Bank	625	0	0	1,226	2,696
Farmington Savings Bank	0	0	0	229	527
First Constitution Bank	4,759	0	0	2,836	9,762
Gateway Bank	658	0	0	995	3,564
Great Country Bank	3	0	0	357	1,009
Guilford Savings Bank	0	0	0	61	214
Jewett City Savings Bank	24	0	0	60	219
Liberty Bank for Savings	0	0	0	530	1,794

Litchfield Bancorp	0	0	0	101	223
Mechanics Savings Bank	(170)	0	0	1,458	2,635
Midconn Bank	0	0	0	166	473
Milford Savings Bank	0	0	0	31	197
Moodus Savings Bank	0	0	0	17	47
Naugatuck Savings Bank	0	0	0	82	344
New England Savings Bank	0	0	0	603	1,907
New Haven Savings Bank	0	0	0	996	2,775
New Milford Savings Bank	14	0	0	1,535	1,713
Newtown Savings Bank	0	0	0	177	304
Northwest Bank for Savings	0	0	0	70	219
Norwalk Savings Society	0	0	0	310	723
Norwich Savings Society	0	0	0	318	1,225
Omnibank of Connecticut, Inc.	0	0	0	596	1,052
People's Bank	9,991	0	0	17,092	39,368
Peoples Savings Bank of New Britain	0	0	0	304	662
Putnam Savings Bank	0	0	0	75	142
Ridgefield Savings Bank	0	0	0	134	174
Savings Bank of Danbury	0	0	0	29	29
Savings Bank of Manchester	0	0	0	361	1,285
Savings Bank of Rockville	0	0	0	144	368
Shelton Savings Bank	1,213	0	0	184	1,716
Society for Savings	496	0	0	23,592	28,763
Southington Savings Bank	0	0	0	218	427
Stafford Savings Bank	0	0	0	70	163
Stamford Savings Bank	315	0	0	125	939
State Savings Bank	0	0	0	134	181
Suffield Bank	566	0	0	11,181	12,928
Thomaston Savings Bank	0	0	0	81	195
Tolland Bank	0	0	0	158	438
Torrington Savings Bank	0	0	0	74	79
Union Savings Bank of Danbury	0	0	0	179	647
Willimantic Savings Institute	0	0	0	114	323
Winsted Savings Bank	(9)	0	0	112	550
Total	**$ 24,612**	**$ 0**	**$ 0**	**$ 96,199**	**$ 173,747**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Gains Or Losses On Securities Not Held In Trading Acct.	Gains Or Losses On Loans Not Held In Trading Acct.	Noninterest Expense		
			Salaries and Employee Benefits	Premises and Fixed Assets	Amortization Of Intangible Assets
Advest Bank	$ 83	$ 25	$ 1,501	$ 728	$ 0
American Bank of Connecticut	2,322	0	2,800	918	0
American Savings Bank	493	22	4,712	1,372	0
Bank Mart	266	(205)	7,663	2,794	388
Bank of Hartford	34	64	3,944	1,789	0
Branford Savings Bank	24	0	2,415	954	0
Bristol Savings Bank	(343)	(59)	6,298	2,597	321
Brooklyn Savings Bank	13	694	1,769	671	0
Burritt Interfinancial Bancorp	327	94	5,212	1,822	15
Centerbank	1,108	1,408	25,853	11,504	485
Central Bank	(176)	0	4,940	1,861	0
Chelsea Groton Savings Bank	3,370	0	3,223	1,521	0
City Savings Bank of Meriden	(356)	0	1,516	336	0
Collinsville Savings Society	0	0	415	102	0
Colony Savings Bank	9	0	557	160	0
Community Savings Bank	(19)	0	844	183	0
Connecticut Savings Bank	1,377	(34)	15,684	5,363	579
Derby Savings Bank	317	0	4,591	1,648	0
Dime Savings Bank of Norwich	80	9	866	194	0
Dime Savings Bank of Wallingford	67	0	4,657	1,431	0
Essex Savings Bank	66	0	1,052	264	0
Fairfield County Savings Bank	6	0	1,635	595	0
Farmers and Mechanics Savings Bank	(92)	(377)	6,989	1,716	0
Farmington Savings Bank	331	0	2,008	597	0
First Constitution Bank	1,556	0	12,780	4,267	0
Gateway Bank	1,610	250	10,465	4,297	188
Great Country Bank	6	0	4,600	1,510	0
Guilford Savings Bank	335	0	1,124	401	0
Jewett City Savings Bank	68	(194)	983	251	0
Liberty Bank for Savings	2,263	(347)	8,970	3,648	366

Litchfield Bancorp	(183)	0	1,426	517	0
Mechanics Savings Bank	1,588	0	6,692	1,874	0
Midconn Bank	3	0	2,193	534	0
Milford Savings Bank	41	0	1,103	377	0
Moodus Savings Bank	0	0	338	65	0
Naugatuck Savings Bank	310	0	2,034	699	0
New England Savings Bank	2,178	(9)	8,751	3,341	0
New Haven Savings Bank	365	(761)	10,768	2,911	1,049
New Milford Savings Bank	1,137	0	2,622	975	0
Newtown Savings Bank	(38)	0	1,928	532	0
Northwest Bank for Savings	120	(1)	1,231	379	0
Norwalk Savings Society	8	82	5,069	1,810	0
Norwich Savings Society	229	(2)	5,754	1,874	0
Omnibank of Connecticut, Inc.	339	21	3,750	1,059	0
People's Bank	21,720	1,155	76,066	30,261	502
Peoples Savings Bank of New Britain	467	0	1,871	1,081	0
Putnam Savings Bank	0	0	760	269	0
Ridgefield Savings Bank	86	0	1,148	262	0
Savings Bank of Danbury	0	0	812	133	0
Savings Bank of Manchester	648	0	5,081	1,940	0
Savings Bank of Rockville	787	0	2,095	745	0
Shelton Savings Bank	146	22	1,367	705	0
Society for Savings	10,261	(372)	36,292	14,350	1,724
Southington Savings Bank	248	0	1,972	494	0
Stafford Savings Bank	967	0	925	221	0
Stamford Savings Bank	873	100	4,111	1,097	0
State Savings Bank	106	0	595	33	0
Suffield Bank	(721)	325	5,682	2,938	77
Thomaston Savings Bank	572	0	1,431	622	0
Tolland Bank	105	0	2,073	880	0
Torrington Savings Bank	2	0	1,235	351	0
Union Savings Bank of Danbury	42	0	2,433	671	0
Willimantic Savings Institute	254	0	1,514	613	0
Winsted Savings Bank	41	1	1,513	573	0
Total	**$ 57,846**	**$ 1,911**	**$ 352,701**	**$ 130,680**	**$ 5,694**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Expense			Income or Loss Before Extraordinary Items	Applicable Income Taxes
	Of Net Worth Certificates	Other Noninterest Expenses	Total Noninterest Expenses		
Advest Bank	$ 0	$ 1,737	$ 3,966	$ 7,787	$ 2,423
American Bank of Connecticut	0	1,286	5,004	7,477	1,956
American Savings Bank	0	3,426	9,510	12,437	4,320
Bank Mart	0	4,075	14,920	4,456	1,741
Bank of Hartford	0	1,750	7,483	4,691	2,017
Branford Savings Bank	0	2,132	5,501	4,183	1,876
Bristol Savings Bank	0	2,227	11,443	5,840	2,502
Brooklyn Savings Bank	0	1,003	3,443	1,876	597
Burritt Interfinancial Bancorp	0	4,113	11,162	7,866	3,190
Centerbank	0	21,295	59,137	17,242	6,660
Central Bank	0	3,629	10,430	7,692	2,875
Chelsea Groton Savings Bank	0	2,964	7,708	4,140	1,276
City Savings Bank of Meriden	0	2,114	3,966	101	230
Collinsville Savings Society	0	187	704	172	39
Colony Savings Bank	0	417	1,134	273	118
Community Savings Bank	0	534	1,561	1,085	460
Connecticut Savings Bank	0	9,430	31,056	9,909	2,252
Derby Savings Bank	0	3,352	9,591	6,450	2,576
Dime Savings Bank of Norwich	0	597	1,657	875	304
Dime Savings Bank of Wallingford	0	2,798	8,886	11,563	4,712
Essex Savings Bank	0	753	2,069	2,944	1,099
Fairfield County Savings Bank	0	960	3,190	1,094	436
Farmers and Mechanics Savings Bank	0	3,810	12,515	6,984	2,647
Farmington Savings Bank	0	1,447	4,052	2,389	935
First Constitution Bank	0	9,633	26,680	33,262	13,168
Gateway Bank	0	3,852	18,802	20,501	7,650
Great Country Bank	0	3,020	9,130	6,134	2,621
Guilford Savings Bank	0	495	2,020	3,200	1,294
Jewett City Savings Bank	0	755	1,989	1,376	468
Liberty Bank for Savings	0	5,701	18,685	7,946	3,343

Litchfield Bancorp	0	731	2,674	(625)	(310)
Mechanics Savings Bank	0	4,823	13,389	6,906	2,043
Midconn Bank	0	1,333	4,060	3,182	1,255
Milford Savings Bank	0	970	2,450	1,589	667
Moodus Savings Bank	0	247	650	273	84
Naugatuck Savings Bank	0	1,347	4,080	3,471	1,290
New England Savings Bank	0	5,556	17,648	15,994	5,293
New Haven Savings Bank	0	7,050	21,778	21,994	7,890
New Milford Savings Bank	0	2,187	5,784	9,129	3,420
Newtown Savings Bank	0	817	3,277	1,700	563
Northwest Bank for Savings	0	741	2,351	818	352
Norwalk Savings Society	0	2,782	9,661	4,311	1,665
Norwich Savings Society	0	3,548	11,176	11,104	4,565
Omnibank of Connecticut, Inc.	0	2,903	7,712	2,388	892
People's Bank	0	44,630	151,459	50,698	14,118
Peoples Savings Bank of New Britain	0	1,226	4,178	4,328	1,605
Putnam Savings Bank	0	358	1,387	1,334	540
Ridgefield Savings Bank	0	634	2,044	765	332
Savings Bank of Danbury	0	393	1,338	2,964	1,135
Savings Bank of Manchester	0	4,160	11,181	5,411	2,505
Savings Bank of Rockville	0	2,620	5,460	1,088	275
Shelton Savings Bank	0	784	2,856	2,834	1,118
Society for Savings	0	33,653	86,019	44,428	13,498
Southington Savings Bank	0	1,398	3,864	4,220	1,539
Stafford Savings Bank	0	514	1,660	2,291	701
Stamford Savings Bank	0	3,375	8,583	5,728	2,228
State Savings Bank	0	2,972	3,600	4,376	1,400
Suffield Bank	0	11,782	20,479	(806)	(281)
Thomaston Savings Bank	0	891	2,944	2,471	915
Tolland Bank	0	920	3,873	1,263	186
Torrington Savings Bank	0	620	2,206	3,297	1,775
Union Savings Bank of Danbury	0	2,325	5,429	7,565	3,150
Willimantic Savings Institute	0	787	2,914	1,459	582
Winsted Savings Bank	0	959	3,045	1,133	483
Total	**$ 0**	**$ 249,528**	**$ 738,603**	**$ 431,026**	**$ 153,258**

Table No. 14
INCOME AND EXPENSES, Concluded

NAME OF BANK	Income or Loss Before Extraordinary Items	Extraordinary Items Net of Income Taxes	Net Income or Loss
Advest Bank	$ 5,364	$ 0	$ 5,364
American Bank of Connecticut	5,521	0	5,521
American Savings Bank	8,117	0	8,117
Bank Mart	2,715	0	2,715
Bank of Hartford	2,674	252	2,926
Branford Savings Bank	2,307	0	2,307
Bristol Savings Bank	3,338	0	3,338
Brooklyn Savings Bank	1,279	0	1,279
Burritt Interfinancial Bancorp	4,676	0	4,676
Centerbank	10,582	0	10,582
Central Bank	4,817	0	4,817
Chelsea Groton Savings Bank	2,864	0	2,864
City Savings Bank of Meriden	(129)	0	(129)
Collinsville Savings Society	133	0	133
Colony Savings Bank	155	0	155
Community Savings Bank	625	0	625
Connecticut Savings Bank	7,657	0	7,657
Derby Savings Bank	3,874	0	3,874
Dime Savings Bank of Norwich	571	0	571
Dime Savings Bank of Wallingford	6,851	0	6,851
Essex Savings Bank	1,845	0	1,845
Fairfield County Savings Bank	658	0	658
Farmers and Mechanics Savings Bank	4,337	0	4,337
Farmington Savings Bank	1,454	0	1,454
First Constitution Bank	20,094	0	20,094
Gateway Bank	12,851	0	12,851
Great Country Bank	3,513	0	3,513
Guilford Savings Bank	1,906	0	1,906
Jewett City Savings Bank	908	0	908
Liberty Bank for Savings	4,603	0	4,603

Litchfield Bancorp	(315)	0	(315)
Mechanics Savings Bank	4,863	339	5,202
Midconn Bank	1,927	79	2,006
Milford Savings Bank	922	0	922
Moodus Savings Bank	189	0	189
Naugatuck Savings Bank	2,181	(15)	2,166
New England Savings Bank	10,701	0	10,701
New Haven Savings Bank	14,104	0	14,104
New Milford Savings Bank	5,709	0	5,709
Newtown Savings Bank	1,137	0	1,137
Northwest Bank for Savings	466	0	466
Norwalk Savings Society	2,646	117	2,763
Norwich Savings Society	6,539	0	6,539
Omnibank of Connecticut, Inc.	1,496	0	1,496
People's Bank	36,580	0	36,580
Peoples Savings Bank of New Britain	2,723	0	2,723
Putnam Savings Bank	794	0	794
Ridgefield Savings Bank	433	0	433
Savings Bank of Danbury	1,829	0	1,829
Savings Bank of Manchester	2,906	0	2,906
Savings Bank of Rockville	813	0	813
Shelton Savings Bank	1,716	0	1,716
Society for Savings	30,930	0	30,930
Southington Savings Bank	2,681	0	2,681
Stafford Savings Bank	1,590	0	1,590
Stamford Savings Bank	3,500	0	3,500
State Savings Bank	2,976	0	2,976
Suffield Bank	(525)	195	(330)
Thomaston Savings Bank	1,556	0	1,556
Tolland Bank	1,077	0	1,077
Torrington Savings Bank	1,522	0	1,522
Union Savings Bank of Danbury	4,415	0	4,415
Willimantic Savings Institute	877	0	877
Winsted Savings Bank	650	0	650
Total	**$ 277,768**	**$ 967**	**$ 278,735**

Table No. 15
TRUST DEPARTMENT STATISTICS, DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Advest Bank, Hartford	204	$109,942
The Bank Mart, Bridgeport	64	10,973
Connecticut Savings Bank, New Haven	850	46,022
New Haven Savings Bank	49	34,239
New Milford Savings Bank	99	30,451
Norwalk Savings Society	323	16,867
People's Bank, Bridgeport	156	462,058
Society for Savings, Hartford	161	36,372
Southington Savings Bank	162	15,196
Total	**2,068**	**$762,120**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator accounts	7	380
Conservator, guardian, trustee accounts	888	266,445
Agency, custodian, safekeeping accounts	1,173	495,295
Total	**2,068**	**$762,120**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$292,292
Stocks		177,362
Real estate mortgages		96,540
Real estate		3,959
Participation in real estate		5
Savings deposits own bank		7,746
Savings deposits other banks		23,424
Uninvested and undistributed cash		374
Other assets		160,418
Total		**$762,120**

Table No. 17
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR
SAVINGS AND LOAN ASSOCIATIONS
FOR DEC. 31, 1988 AND DEC. 31, 1987 — (Dollar amounts in thousands)

ASSETS	12/31/88	12/31/87	Increase (Decrease)	Percent of Change
Mortgage Loans and Contracts:				
FHA/VA and Other Fed. Ins. or Guaranteed Loans	$ 0	$ 0	$ 0	$ .00
Conventional	621,868	678,981	(57,113)	(8.41)
Mortgage Backed Pass Through Securities	18,052	17,072	980	5.74
Accrued Interest Receivable	5,394	5,289	105	1.99
Less: Contra-Assets to Mortgage Loans	16,285	23,723	(7,438)	(31.35)
Net Mortgage Loans and Contracts	**629,029**	**677,619**	**(48,590)**	**(7.17)**
Nonmortgage Loans and Contracts:				
Commercial Loans	8,428	3,395	5,033	148.25
Consumer Loans	79,243	76,570	2,673	3.49
Financing Leases	0	0	0	.00
Accrued Interest Receivable	900	663	237	35.75
Less: Contra-Assets to Nonmortgage Loans	1,474	1,334	140	10.49
Net Nonmortgage Loans and Contracts	**87,097**	**79,294**	**7,803**	**9.84**
Repossessed Assets	308	707	(399)	(56.44)
Real Estate Investments	156	2,153	(1,997)	(92.75)
Cash and Deposits	10,844	15,311	(4,467)	(29.18)
Investment Securities	93,991	89,719	4,272	4.76
Accrued Interest Receivables	1,213	1,240	(27)	(2.18)
Fixed Assets	12,482	12,993	(511)	(3.93)
Other Assets	9,432	11,201	(1,769)	(15.79)
Total Assets	**844,552**	**890,237**	**(45,685)**	**(5.13)**
LIABILITIES				
Fixed Maturity Deposits	431,361	393,593	37,768	9.60
Now, Supernow and Other Transaction Accounts	54,913	61,085	(6,172)	(10.10)
Money Market Deposit Accounts	55,942	84,247	(28,305)	(33.60)
Passbook Accounts	120,830	143,750	(22,920)	(15.94)
Total Deposits	**663,046**	**682,675**	**(19,629)**	**(2.88)**
Federal Home Loan Bank Advances	80,786	103,281	(22,495)	(21.78)
Other Borrowed Money	38,947	34,199	4,748	13.88
Other Borrowings	396	2,168	(1,772)	(81.73)
Other Liabilities	9,644	10,946	(1,302)	(11.89)
Total Liabilities	**792,819**	**833,269**	**(40,450)**	**(4.85)**
NET WORTH				
Preferred Stock	0	0	0	.00
Permanent, Reserve or Guaranty Stock	3,322	3,736	(414)	(11.08)
Paid in Surplus	9,356	14,486	(5,130)	(35.41)
Other	2,474	2,474	0	.00
Reserves	0	0	0	.00
Undivided Profits and Retained Earnings	36,581	36,272	309	.85
Total Regulatory Net Worth	**51,733**	**56,968**	**(5,235)**	**(9.19)**
Total Liabilities and Regulatory Net Worth	**$ 844,552**	**$ 890,237**	**$ (45,685)**	**(5.13)**

Table No. 16 — ABSTRACT OF REPORTS FROM 1949 - 1988 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities				
		Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	Total assets or liabilities
1949	72	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	....	6,737	157,471	**1,490,317**
1950	72	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	....	11,653	165,323	**1,515,063**
1951	72	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	....	7,152	177,018	**1,575,590**
1952	72	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	....	7,619	181,766	**1,678,397**
1953	72	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	....	9,182	187,306	**1,799,317**
1954	72	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	....	11,012	198,036	**1,930,066**
1955	71	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	....	14,975	206,858	**2,064,673**
1956	71	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	....	18,212	215,778	**2,220,015**
1957	71	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	....	19,263	223,653	**2,345,581**
1958	71	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	....	22,357	236,637	**2,515,754**
1959	71	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	....	26,066	244,962	**2,657,592**
1960	71	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	....	30,396	262,590	**2,809,187**
1961	71	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	....	17,672	278,785	**3,029,755**
1962	71	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	....	22,820	292,391	**3,289,073**
1963	71	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	....	32,516	309,862	**3,564,116**
1964	71	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	....	27,787	329,950	**3,834,650**
1965	71	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	....	28,501	355,947	**4,091,699**
1966	70	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	....	40,050	372,635	**4,272,130**
1967	70	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	....	27,278	391,282	**4,612,300**
1968	69	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	....	34,679	422,966	**4,978,744**
1969	69	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	....	47,671	454,360	**5,384,274**
1970	69	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	....	39,476	482,359	**5,879,285**
1971	68	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	10,093	53,793	520,892	**6,724,659**
1972	68	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	....	169,595	780,972	**9,824,270**
1976	66	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	....	139,655	831,726	**11,080,492**
1977	65	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	....	206,400	922,331	**12,408,069**
1978	65	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	....	344,210	1,004,381	**13,684,346**
1979	65	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	....	435,990	1,084,544	**14,457,088**
1980	65	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	....	496,911	1,156,815	**15,513,572**
1981	65	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	....	733,795	1,140,625	**16,370,366**
1982	62	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	....	802,410	1,117,677	**17,738,798**
1983	57	11,990,569	2,172,474	2,032,282	2,156,253	275,799	1,295,732	17,748,409	....	915,568	1,259,132	**19,923,109**
1984	55	12,006,358	2,333,269	1,883,385	2,153,704	269,858	1,840,957	18,315,253	....	811,406	1,360,872	**20,487,531**
1985	58	13,532,759	3,077,937	1,499,616	2,197,543	319,025	1,897,923	19,781,485	....	1,065,746	1,677,572	**22,524,803**
1986	58	15,742,159	3,847,639[1]	2,022,825	2,548,142	326,755	2,120,022	21,949,826	....	2,150,409	2,507,307	**26,607,542**
1987	62	19,940,912	4,287,389	2,290,161	2,502,566	424,445	1,749,331	24,562,369	....	3,887,891	2,744,544	**31,194,804**
1988	64	25,164,695	4,839,039[1]	2,290,901	2,694,365	545,622	1,872,896	28,536,907	....	5,665,532	3,205,079	**37,407,518**

[1] Includes $58,868 Lease Financing Receivables

Table No. 18
STATEMENT OF ASSETS, DEC. 31, 1988
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	FHA/VA and Other Fed. Insured or Guaranteed Loans	Conventional	Mortgage Backed Pass Through Securities	Accrued Interest Receivable	Contra Assets To Mortgage Loans
Connecticut Savings and Loan	$ 0	$ 17,562	$ 105	$ 165	$ 131
Danbury Savings and Loan Inc.	0	255,482	10,741	2,529	8,713
Eastern Savings and Loan	0	72,442	432	413	1,923
First New London Savings and Loan Inc.	0	24,720	0	194	299
Naugatuck Valley Savings and Loan Inc.	0	94,859	0	680	1,297
Windsor Locks Savings and Loan	0	19,797	0	139	124
Group Total	**0**	**484,862**	**11,278**	**4,120**	**12,487**
Cargill Bank of Connecticut	0	17,731	5,437	221	306
Security Savings and Loan	0	92,358	0	839	3,253
Sentry Savings and Loan Association	0	26,917	1,337	214	239
Group Total	**0**	**137,006**	**6,774**	**1,274**	**3,798**
Grand Total	**$ 0**	**$ 621,868**	**$ 18,052**	**$ 5,394**	**$ 16,285**
Percent to Total Assets	**.00**	**73.63**	**2.14**	**.64**	**1.93**

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Net Mortgage Loans and Contracts	Commercial Loans	Consumer Loans	Financing Leases	Nonmortgage Accrued Interest Receivable
Connecticut Savings and Loan	$ 17,701	$ 0	$ 355	$ 0	$ 5
Danbury Savings and Loan Inc.	260,039	6,952	3,467	0	97
Eastern Savings and Loan	71,364	616	14,614	0	127
First New London Savings and Loan Inc.	24,615	0	3,353	0	40
Naugatuck Valley Savings and Loan Inc.	94,242	30	13,315	0	85
Windsor Locks Savings and Loan	19,812	0	1,482	0	15
Group Total	**487,773**	**7,598**	**36,586**	**0**	**369**
Cargill Bank of Connecticut	23,083	183	2,363	0	16
Security Savings and Loan	89,944	647	40,164	0	515
Sentry Savings and Loan Association	28,229	0	130	0	0
Group Total	**141,256**	**830**	**42,657**	**0**	**531**
Grand Total	**$ 629,029**	**$ 8,428**	**$ 79,243**	**$ 0**	**$ 900**
Percent to Total Assets	**74.48**	**1.00**	**9.38**	**.00**	**.11**

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Contra Nonmortgage Loans and Contracts	Net Nonmortgage Loans and Contracts	Repossessed Assets	Real Estate Investments	Cash and Deposits
Connecticut Savings and Loan	$ 4	$ 356	$ 0	$ 0	$ 605
Danbury Savings and Loan Inc.	36	10,480	210	156	641
Eastern Savings and Loan	29	15,328	0	0	1,432
First New London Savings and Loan Inc.	0	3,393	0	0	101
Naugatuck Valley Savings and Loan Inc.	0	13,430	98	0	1,409
Windsor Locks Savings and Loan	4	1,493	0	0	365
Group Total	**73**	**44,480**	**308**	**156**	**4,553**
Cargill Bank of Connecticut	3	2,559	0	0	701
Security Savings and Loan	1,398	39,928	0	0	5,121
Sentry Savings and Loan Association	0	130	0	0	469
Group Total	**1,401**	**42,617**	**0**	**0**	**6,291**
Grand Total	**$ 1,474**	**$ 87,097**	**$ 308**	**$ 156**	**$ 10,844**
Percent to Total Assets	**.17**	**10.31**	**.04**	**.02**	**1.28**

Table No. 18
STATEMENT OF ASSETS, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Investment Securities	Accrued Interest Receivable	Fixed Assets	Other Assets	Total Assets
Connecticut Savings and Loan	$ 832	$ 0	$ 61	$ 442	$ 19,997
Danbury Savings and Loan Inc.	46,823	645	3,977	3,305	326,276
Eastern Savings and Loan	5,061	47	2,447	845	96,524
First New London Savings and Loan Inc.	1,399	4	81	248	29,841
Naugatuck Valley Savings and Loan Inc.	8,845	90	974	1,073	120,161
Windsor Locks Savings and Loan	3,200	33	52	244	25,199
Group Total	**66,160**	**819**	**7,592**	**6,157**	**617,998**
Cargill Bank of Connecticut	2,443	33	1,296	378	30,493
Security Savings and Loan	21,159	271	3,445	2,529	162,397
Sentry Savings and Loan Association	4,229	90	149	368	33,664
Group Total	**27,831**	**394**	**4,890**	**3,275**	**226,554**
Grand Total	**$ 93,991**	**$ 1,213**	**$ 12,482**	**$ 9,432**	**$ 844,552**
Percent to Total Assets	**11.13**	**.14**	**1.48**	**1.12**	**100.00**

Table No. 21
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1988

	Total	Percent to Total Operating Income
INCOME		
OPERATING INCOME:		
Interest on mortgage loans and contracts	$57,218	71.76
Interest on mortgage backed pass-through secs	1,467	1.84
Interest on commercial loans	527	.66
Interest on consumer loans	8,140	10.21
Interest/dividends on investments and deposits	7,101	8.91
Income from financing leases	0	
Fees and charges	3,146	3.95
Other operating income	304	.38
Total operating income	**77,903**	**97.70**
Nonoperating income	**1,834**	**2.30**
Total income	**$79,737**	**100.00**
EXPENSES		
OPERATING EXPENSES:		
Directors fees	409	.51
Officers and employees compensation	9,239	11.59
Office occupancy expenses	1,682	2.11
Furniture, equipment and automobile expenses	2,531	3.17
Other operating expenses	6,512	8.17
Total operating expenses	**$20,373**	**25.55**
INTEREST CHARGES:		
Deposits net	42,336	53.09
Advances from Federal Home Loan Bank	6,853	8.59
Other	2,993	3.75
Total interest charges	**$52,182**	**65.44**
Nonoperating expenses	1,379	1.73
Income taxes	2,360	2.96
Total expenses	**$76,294**	**95.68**
Net income	3,443	4.32
Adjustments to prior period income or expenses	701	.88
Adjusted net income	4,144	5.20

Table No. 19
STATEMENT OF LIABILITIES AND NET WORTH, DEC. 31, 1988

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Fixed Maturity Deposits	Now Supernow and Other Transaction Accounts	Money Market Deposit Accounts (MMDA)	Passbook Accounts	Total Deposits
Connecticut Savings and Loan	$ 9,987	$ 0	$ 0	$ 3,518	$ 13,505
Danbury Savings and Loan Inc.	160,168	16,215	21,103	32,226	229,712
Eastern Savings and Loan	53,689	6,099	6,145	17,040	82,973
First New London Savings and Loan Inc.	21,663	0	2,220	2,736	26,619
Naugatuck Valley Savings and Loan Inc.	66,126	6,158	13,261	19,096	104,641
Windsor Locks Savings and Loan	17,502	736	1,253	3,636	23,127
Group Total	**329,135**	**29,208**	**43,982**	**78,252**	**480,577**
Cargill Bank of Connecticut	12,941	4,500	1,092	8,602	27,135
Security Savings and Loan	70,005	20,672	9,259	29,808	129,744
Sentry Savings and Loan Association	19,280	533	1,609	4,168	25,590
Group Total	**102,226**	**25,705**	**11,960**	**42,578**	**182,469**
Grand Total	**$ 431,361**	**$ 54,913**	**$ 55,942**	**$ 120,830**	**$ 663,046**
Percent to Total Assets	**51.08**	**6.50**	**6.62**	**14.31**	**78.51**

Table No. 19
STATEMENT OF LIABILITIES AND NET WORTH, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	FHL Bank Advances	Other Borrowed Money	Other Borrowings	Other Liabilities	Total Liabilities
Connecticut Savings and Loan	$ 3,900	$ 651	$ 392	$ 764	$ 19,212
Danbury Savings and Loan Inc.	38,986	34,009	0	4,521	307,228
Eastern Savings and Loan	7,900	332	0	1,388	92,593
First New London Savings and Loan Inc.	1,700	0	0	46	28,365
Naugatuck Valley Savings and Loan Inc.	10,000	0	4	403	115,048
Windsor Locks Savings and Loan	0	0	0	159	23,286
Group Total	**62,486**	**34,992**	**396**	**7,281**	**585,732**
Cargill Bank of Connecticut	0	0	0	407	27,542
Security Savings and Loan	12,800	3,955	0	1,604	148,103
Sentry Savings and Loan Association	5,500	0	0	352	31,442
Group Total	**18,300**	**3,955**	**0**	**2,363**	**207,087**
Grand Total	**$ 80,786**	**$ 38,947**	**$ 396**	**$ 9,644**	**$ 792,819**
Percent to Total Assets	**9.57**	**4.61**	**.05**	**1.14**	**93.87**

Table No. 20
STATEMENT OF LIABILITIES AND NET WORTH, DEC. 31, 1988
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Preferred Stock	Permanent Reserve or Guaranty Stock	Paid In Surplus	Other	Reserves	Undivided Profits and Retained Earnings	Total Regulatory Net Worth	Total Liabilities And Regulatory Net Worth
Connecticut Savings and Loan	$ 0	$ 0	$ 0	$ 0	$ 0	$ 785	$ 785	$ 19,997
Danbury Savings and Loan Inc.	0	0	0	0	0	19,048	19,048	326,276
Eastern Savings and Loan	0	0	0	0	0	3,931	3,931	96,524
First New London Savings and Loan Inc.	0	0	0	0	0	1,476	1,476	29,841
Naugatuck Valley Savings and Loan Inc.	0	0	0	0	0	5,113	5,113	120,161
Windsor Locks Savings and Loan	0	0	0	0	0	1,913	1,913	25,199
Group Total	**0**	**0**	**0**	**0**	**0**	**32,266**	**32,266**	**617,998**
Cargill Bank of Connecticut	0	256	1,141	185	0	1,369	2,951	30,493
Security Savings and Loan	0	1,734	6,890	2,289	0	3,381	14,294	162,397
Sentry Savings and Loan Association	0	1,332	1,325	0	0	(435)	2,222	33,664
Group Total	**0**	**3,322**	**9,356**	**2,474**	**0**	**4,315**	**19,467**	**226,554**
Grand Total	**$ 0**	**$3,322**	**$9,356**	**$2,474**	**$0**	**$36,581**	**$51,733**	**$844,552**
Percent to Total Assets	**.00**	**.39**	**1.11**	**.29**	**.00**	**4.33**	**6.13**	**100.00**

Table No. 22
INCOME AND EXPENSES FOR THE CALENDAR YEAR ENDED DEC. 31, 1988
(Amounts in thousands of dollars)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Income				
	Interest on Mortgage Loans and Contracts	Interest on Mortgage Back Pass-Through Securities	Interest on Commercial Loans	Interest on Consumer Loans	Interest/ Dividends on Investments and Deposits
Connecticut Savings and Loan	$ 1,722	$ 7	$ 2	$ 21	$ 48
Danbury Savings and Loan Inc.	23,159	853	349	422	3,392
Eastern Savings and Loan	6,377	38	88	1,438	384
First New London Savings and Loan Inc.	2,124	0	0	292	167
Naugatuck Valley Savings and Loan Inc.	8,320	0	0	1,393	555
Windsor Locks Savings and Loan	1,784	0	0	130	274
Group Total	**43,486**	**898**	**439**	**3,696**	**4,820**
Cargill Bank of Connecticut	1,616	469	16	202	331
Security Savings and Loan	9,788	0	72	4,240	1,439
Sentry Savings and Loan Association	2,328	100	0	2	511
Group Total	**13,732**	**569**	**88**	**4,444**	**2,281**
Grand Total	**$57,218**	**$1,467**	**$527**	**$8,140**	**$7,101**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Income				
	Income From Financing Leases	Fees and Charges	Other Operating Income	Total Operating Income	Nonoperating Income
Connecticut Savings and Loan	$ 0	$ 121	$ 59	$ 1,980	$ 2
Danbury Savings and Loan Inc.	0	1,262	(583)	28,854	1,597
Eastern Savings and Loan	0	379	225	8,929	9
First New London Savings and Loan Inc.	0	7	11	2,601	13
Naugatuck Valley Savings and Loan Inc.	0	217	254	10,739	51
Windsor Locks Savings and Loan	0	112	39	2,339	
Group Total	**0**	**2,098**	**5**	**55,442**	**1,672**
Cargill Bank of Connecticut	0	51	62	2,747	54
Security Savings and Loan	0	907	224	16,670	108
Sentry Savings and Loan Association	0	90	13	3,044	
Group Total	**0**	**1,048**	**299**	**22,461**	**162**
Grand Total	**$ 0**	**$3,146**	**$304**	**$77,903**	**$1,834**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Total Income	Operating Expenses			
		Directors Fees	Officers & Employees Compensation	Office Occupancy Expense	Furniture Fixtures Equipment & Automobile Expenses
Connecticut Savings and Loan	$1,982	$ 19	$ 279	$ 72	$ 30
Danbury Savings and Loan Inc.	30,451	135	3,563	646	769
Eastern Savings and Loan	8,938	52	1,073	234	353
First New London Savings and Loan Inc.	2,614	33	176	21	36
Naugatuck Valley Savings and Loan Inc.	10,790	54	927	119	341
Windsor Locks Savings and Loan	2,339	8	173	32	47
Group Total	**57,114**	**301**	**6,191**	**1,124**	**1,576**
Cargill Bank of Connecticut	2,801	18	424	55	122
Security Savings and Loan	16,778	80	2,213	423	793
Sentry Savings and Loan Association	3,044	10	411	80	40
Group Total	**22,623**	**108**	**3,048**	**558**	**955**
Grand Total	**$79,737**	**$409**	**$9,239**	**$1,682**	**$2,531**

Table No. 24
THE SAVINGS BANK LIFE INSURANCE COMPANY

December 31, 1988 marked the completion of the 47th year of operations of the Connecticut System of Savings Bank Life Insurance, which at year-end consisted of 55 savings banks in this State. Of the 55 SBLI banks, 21 are Issuing Banks, so called because they have formed separated life insurance departments which issue contracts of life insurance; 34 are Agency Banks acting as agents of the issuing banks.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1988 there were in force 44,631 Ordinary policies in the amount of $274,594,000 and 123,624 Group certificates in the amount of $2,485,378 bringing total policies and certificates in force to 168,255 in number and $2,759,972,000 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

The number and amount of Ordinary policies and Group certificates in force in the 21 Issuing Banks as of Dec. 31, 1988 were as follows: (Amounts in Thousands)

	ORDINARY		TOTAL GROUP		TOTAL	
Bank	No.	Amount	No.	Amount	No.	Amount
American	909	$ 10,061	4,384	$ 176,514	5,293	$ 186,575
BankMart	1,714	12,973	2,778	97,895	4,492	108,090
Buritt	260	3,593	1,401	47,795	1,661	49,987
Centerbank	5,966	28,849	4,096	138,067	10,062	162,820
Central	380	3,759	2,443	62,060	2,250	65,819
Chelsea Groton	2,143	8,712	2,154	49,689	4,297	58,401
Connecticut	6,918	32,676	4,306	145,860	11,224	178,536
Danbury	579	1,962	882	20,238	1,461	22,200
Derby	608	5,816	2,680	72,764	3,288	75,900
Dime of Wlfd.	382	4,923	1,836	62,063	2,218	66,986
Farmers & Mechanics	99	1,148	2,305	53,944	2,404	55,092
Gateway	423	4,855	4,275	66,855	4,698	71,710
Liberty	442	5,094	3,046	117,153	3,488	122,247
Manchester	1,475	8,065	2,074	63,420	3,549	71,485
Mechanics & Farmers	1,135	11,898	3,524	117,427	4,659	129,325
Mechanics	180	2,770	2,437	66,668	2,617	69,438
MidConn	1,338	7,798	10,276	75,061	11,614	82,859
New England	671	7,424	3,204	118,390	3,875	125,814
New Haven	706	7,828	4,150	98,525	4,856	106,353
Norwich	3,379	14,827	2,662	98,172	6,041	112,999
People's	12,713	79,584	28,289	572,378	41,002	651,962
SBLI CO.	2,211	9,979	30,995	175,395	33,206	185,374
Total	44,631	$274,594	123,624	$2,485,378	168,255	$2,759,972

Officers of The Savings Bank Life Insurance Company

Chairman — Leonard N. Mainiero
Vice Chairman — Arthur E. Webster, Jr.
President — Charles G. Katibian
Treasurer — Alfred W. Driggs, III
Assistant Vice President — Peter L. Tedone
Secretary — Lorraine S. Pfister
Medical Director — James D. McGaughey, M.D.

Directors of The Savings Bank Life Insurance Company

Norman E. W. Erickson, President, American Savings Bank, New Britain
Edgar C. Gerwig, President, Mechanics Savings Bank, Hartford
Leonard N. Mainiero, Executive Vice President, People's Bank, Bridgeport
David J. Sullivan, Jr., President, Mechanics & Farmers Savings Bank, Bridgeport
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
Edward P. Lorenson, President, Bristol Savings Bank, Bristol
Arthur E. Webster, Jr., Chairman, Farmers & Mechanics Savings Bank, Middletown
John P. Burke, President, Centerbank, Waterbury
Richard S. Martin, President, MidConn Bank, Kensington

Table No. 25
LICENSED MONEY FORWARDERS
DEC. 31, 1988

License Number	Date Issued	Issued To	Type of Business
3	11-23-81	Travellers Express Company, Inc. 5075 Wayzata Blvd. Minneapolis, Minnoseta 55416	Money Orders
6	12-2-81	Republic Money Orders, Inc. Pacific & Ervay Streets P.O. Box 2048 Dallas, Tex. 75201	Travelers Checks and Money Orders
16	10-16-85	Deak-International 80 Atlantic St. Stamford, CT 06901	Travelers Checks and Money Orders
17	12-2-81	Pekao Trading Corp. 470 Park Ave., South New York, N.Y. 10016	Money Orders
21	12-9-81	Citicorp Services, Inc. 8430 W. Bryn Mawr Ave. Chicago, Ill. 60631	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 W. 42nd St. New York, N.Y. 10036	Travelers Checks
24	6-16-82	Bank America Corp. 555 California St. San Francisco, Calif. 94104	Travelers Checks
25	8-10-82	Northeast Bancorp, Inc./Union Financial Services Corp. 205 Church St. New Haven, CT 06502	Travelers Checks
26	11-23-81	American Express Travel Related Services, Inc. American Express Tower World Financial Center New York, N.Y. 10285	Travelers Checks and Money Orders
28	7-2-84	American Express Company Travellers Cheque Associates, Ltd. 154 Edwards Street Brighton, Sussex, BH2 2LH, England	Travelers Checks
29	9-15-86	Barclays Bank PLC 54 Lombard Street London, England Domestic Office: 120 Broadway New York, New York	Travelers Checks
30	2-23-87	ComData Network Inc. 2209 Crestmoor Road P.O. Box 15822 Nashville TN	Money Orders
31	12-1-88	American Express Company Societe Francaise du Cheque de Voyage 19/29 rue du Capitain Guynemer Berkeley Building Cedex 19, 92081 Paris, France	Travelers Checks and Money Orders

Table No. 26
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS
DEC. 31, 1988 AND DEC. 31, 1987

(Amounts in thousands of dollars)

ASSETS	Dec. 31, 1988 105 Credit Unions	Dec. 31, 1987 112 Credit Unions*	Increase or (Decrease)
Loans to members, gross	$417,285	$359,808	$57,477
Less allowance for loan losses	4,232	3,881	351
Loans to members, net	413,053	355,927	57,126
Cash on hand and in checking accounts	11,979	11,654	325
Common trust and U.S. Government obligations	29,210	29,631	(421)
Other investments	106,440	134,907	(28,467)
Office building, furniture and equipment	8,556	8,095	461
Other assets	4,757	5,352	(595)
Total Assets	$573,995 **	$545,566 ***	$28,429
LIABILITIES AND EQUITY			
Due shareholders	$534,392	$511,500	$22,892
Notes payable	641	941	(300)
Other liabilities	7,594	4,716	2,878
Total liabilities	542,627	517,157	25,470
Equity:			
Reserve for losses (restricted)	14,238	12,615	1,623
Other reserves (unrestricted)	7,656	6,534	1,122
Undivided earnings (unrestricted)	9,474	9,260	214
Total equity	31,368	28,409	2,959
Total Liabilities and Equity	$573,995 **	$545,566 ***	$28,429

* Adjusted to exclude 4 merged credit unions. Assets and liabilities of these credit unions were $3,220,453 on Dec. 31, 1987.

** Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $399,183,009.

*** Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $410,367,066.

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Expenses		Interest Charges		
	Other Operating Expenses	Total Operating Expenses	Deposits Net	Advances From Federal Home Loan Bank	Other
Connecticut Savings and Loan	$ 181	$ 581	$ 1,007	$ 323	$ 17
Danbury Savings and Loan Inc.	2,654	7,767	13,622	3,620	2,490
Eastern Savings and Loan	730	2,442	5,559	475	7
First New London Savings and Loan Inc.	112	378	1,978	124	0
Naugatuck Valley Savings and Loan Inc.	705	2,146	6,842	783	0
Windsor Locks Savings and Loan	188	448	1,705	0	0
Group Total	**4,570**	**13,762**	**30,713**	**5,325**	**2,514**
Cargill Bank of Connecticut	299	918	1,722	0	7
Security Savings and Loan	1,255	4,764	8,044	1,148	466
Sentry Savings and Loan Association	388	929	1,857	380	6
Group Total	**1,942**	**6,611**	**11,623**	**1,528**	**479**
Grand Total	**$6,512**	**$20,373**	**$42,336**	**$6,853**	**$2,993**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Total Interest Charges	Nonoperating Expenses	Income Taxes	Total Expenses	Net Income	Adjusments To Prior Period Income or Expenses	Adjusted Net Income
Connecticut Savings and Loan	$ 1,347	$ 4	$ 8	$ 1,940	$ 42	$ 0	$ 42
Danbury Savings and Loan Inc.	19,732	685	1,209	29,393	1,058	701	1,759
Eastern Savings and Loan	6,041	14	189	8,686	252	0	252
First New London Savings and Loan Inc.	2,102	3	39	2,522	92	0	92
Naugatuck Valley Savings and Loan Inc.	7,625	146	337	10,254	536	0	536
Windsor Locks Savings and Loan	1,705	0	62	2,215	124	0	124
Group Total	**38,552**	**852**	**1,844**	**55,010**	**2,104**	**701**	**2,805**
Cargill Bank of Connecticut	1,729	25	45	2,717	84	0	84
Security Savings and Loan	9,658	490	471	15,383	1,395	0	1,395
Sentry Savings and Loan Association	2,243	12	0	3,184	(140)	0	(140)
Group Total	**13,630**	**527**	**516**	**21,284**	**1,339**	**0**	**1,339**
Grand Total	**$52,182**	**$1,379**	**$2,360**	**$76,294**	**$3,443**	**$701**	**$4,144**

Table No. 23 — ABSTRACTS OF REPORTS FROM 1949-1988 (Amounts in thousands of dollars)

Year	Number of Associations	Loans on real estate	Assets						Liabilities				
			Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	60,461
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	67,257
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	79,127
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	90,721
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	103,833
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	117,438
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	135,874
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	149,839
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	151,306
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	164,985
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	176,470
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	184,594
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	201,664
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	222,135
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	249,681
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	276,688
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	300,473
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	312,232
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	327,821
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	350,323
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	374,258
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	405,817
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	472,547
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	554,110
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	633,050
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	682,924
1975	17	614,889	32,746	....	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	751,059
1976	17	667,462	44,272	....	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	823,549
1977	17	740,979	57,979	....	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	927,790
1978	17	815,538	72,635	....	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	1,030,806
1979	18	913,430	56,274	....	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	1,117,961
1980	19	947,455	66,318	....	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	1,193,336
1981	19	981,835	72,014	....	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	1,264,501
1982	17	958,639	72,246	....	173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	1,276,115
1983	15	1,032,480	113,157	....	210,236	24,014	23,062	57,402	1,185,135	191,987	23,170	60,059	1,460,351
1984	16	1,292,519	169,087	....	164,550	33,719	25,709	80,391	1,416,952	250,283	28,078	70,662	1,765,975
1985	14	948,627	157,762	....	177,021	25,795	21,945	56,193	1,135,380	167,111	22,582	62,270	1,387,843
1986	12	866,938	140,967	....	110,504	25,895	22,207	20,755	973,868	119,318	25,561	68,519	1,187,266
1987	10	677,619	79,294	....	89,719	15,311	15,146	13,148	682,675	139,648	10,946	56,968	890,237
1988	9	629,029	87,097	....	93,991	10,844	12,638	10,953	663,046	120,129	9,644	51,733	844,552

[1]Included with Securities

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1988

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$ 1,409,418	$ 27,302	$ 1,382,116	$ 25,681	$ 0	$ 155,549	$ 15,898	$ 10,813	$ 1,590,060
American Mutual Credit Union, Inc., Bloomfield	200,824	4,501	196,322	264	0	2,843	0	630	200,060
American Standard Emp. Credit Union, Inc., Wauregan	653,107	9,530	643,577	32,129	0	388,579	4	0	1,064,289
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	757,541	14,014	743,526	10,356	0	519,201	4	1,068	1,274,156
B.M.G. Emp. Credit Union, Inc., Bridgeport	590,542	78,510	512,032	69,492	0	439,873	0	272	1,021,670
Backus Hospital Emp. Credit Union, Inc., Norwich	987,313	9,855	977,458	43,626	0	347,086	23,438	8,045	1,399,656
Barden Emp. Credit Union, Inc., Danbury	1,512,989	16,436	1,496,553	92,933	206,199	1,494,813	25,270	47,583	3,363,354
Bethel Stamford Credit Union, Inc., Stamford	6,890	455	6,435	1,162	0	37,982	0	0	45,580
Bic Pen Emp. Credit Union, Inc., Devon	2,326,304	5,531	2,320,772	80,562	0	79,895	3,839	3,685	2,488,756
Brand-Rex Emp. Credit Union, Inc., Willimantic	488,108	9,421	478,687	15,250	0	50,226	4,094	1,313	549,573
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	38,272	6,407	31,865	2,756	12	15,003	6	0	49,643
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bpt.	52,754	1,389	51,364	104,888	0	30,407	0	2,451	189,112
C.H.H. Credit Union, Inc., Torrington	1,496,239	13,047	1,483,191	4,342	0	398,482	7,032	4,631	1,897,680
Carwin Emp. Credit Union, Inc., North Haven	214,746	7,023	207,723	45,928	0	6,054	4	725	260,434
Cenconn Healthcare Credit Union, Inc., New Britain	20,434,300	155,405	20,278,895	365,719	0	1,681,045	132,198	395,466	22,853,323
Central Mutual Credit Union, Inc., Bloomfield	179,969	810	179,158	3,612	0	2,582	0	630	185,984
Citizens Protective Mutual Benefit Association, W. Htfd.	0	0	0	1,334	0	13,602	6	0	14,943
Coca-Cola of Hartford Emp. Credit Union, Inc., East Htfd.	312,142	12,716	299,426	9,488	0	6,577	128	17,914	333,534
Cody Mutual Benefit Association, Windsor	232,347	12,164	220,183	8,057	0	155,869	326	3	384,440
Community Credit Union, Inc., Derby	557,402	37,729	519,673	25,990	0	97,568	8,447	4,779	656,459
Community Service Credit Union, Inc., Groton	45,462,220	718,577	44,743,642	2,468,547	356,907	15,115,829	1,630,484	955,350	65,270,762
Connecticut State Emp. Credit Union, Inc., Hartford	118,728,857	680,000	118,048,857	1,861,298	18,369,382	15,568,263	973,263	635,520	155,456,586
D-O Credit Union, Inc., Stamford	131,696	0	131,696	477	0	296,500	2	0	428,676
Dairy Industry Credit Union, Inc., North Haven	168,158	1,158	167,000	0	0	276,116	0	144	443,260
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,669,792	15,098	1,654,694	207,848	0	2,037,797	567	0	3,900,907
Danco Emp. Credit Union, Inc., Putnam	37,948	420	37,527	4,993	0	78,498	319	0	121,338
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	299,916	5,668	294,248	19,798	0	91,640	730	955	407,371
Dutch Point Credit Union, Inc., Wethersfield	56,350,439	287,206	56,063,233	1,544,751	0	11,780,010	1,656,216	871,522	71,915,732
EIS Emp. Credit Union, Inc., Cromwell	366,861	3,320	363,541	12,702	80,307	520,186	0	308	977,045
East Haven Municipal Emp. Credit Union, Inc., East Haven	382,590	9,873	372,716	13,504	0	185,787	3,695	0	575,703
Enbic Company Emp. Credit Union, Inc., Simsbury	408,554	24,183	384,370	37,060	0	97,996	3,687	5,406	528,521
FCD Corporation Employees Credit Union, Inc., Hamden	264,667	572	264,095	5,696	0	373,096	3	19,167	662,057
First Connecticut Credit Union, Inc., Wallingford	12,254,730	145,081	12,109,648	214,963	1,871,276	7,244,538	334,332	99,636	21,874,394
G & D Employees Credit Union, Inc., Kensington	61,460	415	61,045	35,194	0	19,144	1	0	115,385
H-K Associates Credit Union, Inc., West Hartford	564,634	26,836	537,798	52,635	0	77,009	5	0	667,447
H.S.R. Credit Union, Inc., New Haven	4,140,536	30,198	4,110,338	209,534	0	981,870	61,844	30,891	5,394,478
Harborview Credit Union, Inc., New Haven	842,985	5,178	837,806	33,285	0	124,991	3,616	2,887	1,002,587
Hartford Courant Employees Credit Union, Inc., Htfd.	1,904,335	3,400	1,900,935	70,943	0	1,335,812	0	45,858	3,353,550
Hartford Hospital Emp. Credit Union, Inc., Hartford	10,242,056	221,032	10,021,023	(439,667)	0	800,252	519,392	155,808	11,056,810
Hartford Postal Employees Credit Union, Inc., Hartford	9,468,901	118,534	9,350,366	175,178	1,000,000	203,358	171,853	0	10,900,757

Heim Emp. Credit Union, Inc., Fairfield	144,270	5,192	139,078	22,900	0	113,696	0	0	275,675
Heli-Coil Emp. Credit Union, Inc., Danbury	312,873	2,021	310,852	1,509	0	387,244	5,791	0	705,396
Heubiein Emp. Credit Union, Inc., Hartford	1,504,955	36,022	1,468,932	835	0	1,245,228	8,834	11,845	2,735,676
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	61,947	102	61,845	6,981	0	146,605	2	754	216,188
Jordan Mutual Benefit Association, Bloomfield	904,621	41,034	863,586	30,036	0	400,691	1	0	1,294,315
Kaman Emp. Credit Union, Inc., Bloomfield	4,280,225	24,206	4,256,019	4,604	2,716,802	4,023,551	53,618	120,808	11,175,405
Keney Mutual Benefit Association, Glastonbury	72,818	7,023	65,795	6,307	0	11,328	1	0	83,431
Kief Protective Mutual Benefit Association, Bloomfield	1,955,753	2,875	1,952,877	43,832	0	309,454	0	23,095	2,329,260
Kimberly-Clark Emp. Credit Union, Inc., New Milford	2,560,056	1,662	2,558,394	71,192	0	1,024,458	19,423	31,132	3,704,602
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	119,432	224	119,207	31,064	0	174,985	6	0	325,263
Locite Emp. Credit Union, Inc., Newington	698,445	10,583	687,861	28,253	0	11,915	1	0	728,031
M.S.T. Emp. Credit Union, Inc., Bridgeport	284,244	1,809	282,435	4,426	0	297,366	5	16,591	600,823
Manchester Memorial Hospital Credit Union, Inc., Manchester	3,884,125	10,058	3,874,067	149,825	716	579,707	55,373	21,184	4,680,872
Marlin Emp. Credit Union, Inc., North Haven	809,214	4,117	805,097	4,573	0	140,838	32	22,290	972,831
Metropolitan District Emp. Credit Union, Inc., Hartford	4,984,034	77,646	4,906,388	407,629	0	1,618,888	4,606	41,840	6,979,351
Milford Mutual Benefit Association, Bloomfield	93,992	0	93,992	2,601	0	43,447	1	0	140,041
Mossberg & Sons Emp. Credit Union, Inc., North Haven	368,785	1,559	367,226	595	0	252,348	174	4,420	624,766
New Britain Municipal Emp. Credit Union, Inc., New Britain	1,304,759	669	1,304,089	21,136	0	270,577	4	12,968	1,608,776
New Haven Firefighters Credit Union, Inc., New Haven	1,324,933	10,000	1,314,933	27,857	0	1,600,827	3,730	7,676	2,955,025
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	1,032,101	17,528	1,014,573	26,090	0	349,928	4,044	12,249	1,406,885
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,598,245	8,580	1,589,665	40,886	0	1,051,331	11,683	0	2,693,565
New London Municipal Emp. Credit Union, Inc., New London	1,344,917	22,652	1,322,264	42,425	0	283,137	0	15,377	1,663,205
Nielson Tool & Die Emp. Credit Union, Inc., Hartford	94,133	4,295	89,838	11,119	0	186,560	23	4,632	292,172
Northeastern Conn. Health Care C. U., Inc., Putnam	1,272,484	1,846	1,270,637	20,988	0	816,188	5,113	13,459	2,126,387
Norwalk Hospital Credit Union, Inc., Norwalk	4,595,851	19,869	4,575,981	226,654	46,628	1,262,487	40,846	6,734	6,159,332
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	16,561,048	316,392	16,244,656	352,718	0	3,824,847	1,377,073	87,144	21,886,440
O.Z./Gedney Emp. Credit Union, Inc., Terryville	152,976	1,078	151,898	12,871	0	97,620	5,493	0	267,883
Olin Emp. of Stamford Credit Union, Inc., Stamford	1,785,450	2,214	1,783,235	6,459	696,887	1,906,843	0	63,746	4,457,172
Orange Credit Union, Inc., Orange	617,332	2,729	614,603	19,156	0	157,234	5,930	1,481	798,406
Perm-O-Last Emp. Credit Union, Inc., Waterbury	290,023	4,261	285,762	14,309	0	249,459	396	320	550,247
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,974,352	34,933	1,939,419	20,423	3,411	323,155	14,678	4,480	2,305,569
Platerer Mutual Benefit Association, West Hartford	61,450	295	61,155	6,210	0	12,955	0	0	80,321
Plainville Regional Credit Union, Inc., Plainville	2,442,752	115,188	2,327,563	136,784	88,139	1,092,952	67,784	39,193	3,752,418
Regional Water Authority Emp. C. U., Inc., New Haven	1,099,793	9,065	1,090,727	37,161	0	838,207	8,623	6,505	1,981,225
Robertson Paper Box Emp. Credit Union, Inc., Montville	469,993	31,492	438,501	5,540	0	12,497	11,676	6,813	475,028
Self Protective Mutual Benefit Association, Hartford	148,980	5,000	143,980	2,831	0	72,755	0	0	219,567
Shoreline Credit Union, Inc., Branford	2,203,488	1,410	2,202,078	103,223	0	384,568	0	41,350	2,731,220
SoConn Gas Employees Credit Union, Inc., Bridgeport	1,357,655	7,448	1,350,207	16,239	0	29,309	8,435	6,612	1,410,804
Somers Brass Employees Credit Union, Inc., Waterbury	138,804	3,005	135,799	16,009	0	92,382	0	0	244,190
South End Mutual Benefit Association, West Hartford	1,319,248	34,625	1,284,622	66,459	0	587,281	4,539	0	1,942,902

Table No. 29
CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DEC. 31, 1988

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$44,067	76.12%
Less borrowers interest refund	139	0.24
Interest and dividend from investments	11,735	20.27
Other income	2,225	3,84
Total gross operating income	**57,888**	**100.00**
Operating expenses:		
Employee compensation and benefits	10,381	17.94
Travel and conference	269	0.46
Office occupancy	1,178	2.03
Office operations	3,587	6.20
Education and promotional	308	0.53
Loan servicing and legal	487	0.84
Professional and outside services	721	1.25
Provision for loan losses	3,306	5.71
Provision for investment losses	0	0.00
Members insurance	1,329	2.30
Operating fees	120	0.21
Interest on borrowed money	53	0.09
Miscellaneous operating expenses	752	1.30
Total operating expenses	**22,491**	**38.86**
Net income from operations	**35,397**	**61.14**
Non-operating gains (losses):		
Other non-operating gains (losses)	122	0.21
Net income before dividends in deposits and transfers to reserves	35,519	61.35
Dividends to members	32,450	56.05
Net income after dividends	**3,069**	**5.30**
Transfers:		
Transfer to statutory reserves (net)	1,809	3,13
Net income after statutory reserve transfer	1,260	2.18
Additional transfers to unrestricted and restricted reserve accounts	1,561	2.70
Net change to undivided earnings	**(301)**	**(0.52)**
Undivided Earnings December 31, 1988	$9,474	
Regular Reserves (Restricted), December 31, 1988	14,238	
Allowance for Loan Losses (Restricted), December 31, 1988	4,232	
Other Reserve Accounts (Unrestricted), December 31, 1988	7,656	
Total Capital, December 31, 1988	**$35,600**	
Total Capital, December 31, 1987	**$32,238**	**
Net Increase (Decrease) in Capital Accounts	**$ 3,312**	

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross income.

**Adjusted to reflect 4 merged credit unions.

Table No. 30
NEW, LIQUIDATED AND MERGED CREDIT UNIONS AND NAME CHANGES

New credit unions licensed during the 1988 calendar year 1

Name	Bond Effective
Western's Credit Union, Inc.	April 25, 1988

Credit unions liquidated during the 1988 calendar year ..... None

Credit unions merged during the 1988 calendar year 8

Name	Date Filed
Co-Operative Credit Union, Inc. with and into American Mutual Credit Union, Inc.	January 22, 1988
Meriden Industrial Employees Credit Union, Inc. with and into Meriden Municipal Federal Credit Union	January 29, 1988
Allison Employees Credit Union, Inc. with and into Community Credit Union, Inc.	February 29, 1988
N.B. Memorial Hospital Employees Credit Union, Inc. with and into New Britain General Hospital Employees Credit Union, Inc.	February 29, 1988
Berol Corporation Employees Credit Union, Inc. with and into Duracell Industrial Federal Credit Union	April 4, 1988
Veeder Root Employees Credit Union, Inc. with and into The Family Federal Credit Union	May 10, 1988
Peabody Credit Union, Inc. with and into Corporate America Federal Credit Union	October 14, 1988
Northwest Protective Association with and into Vendors Mutual Benefit Association	December 28, 1988

Credit unions with name change during the 1988 calendar year 1

Name	Date Filed
New Britain General Hospital Employees Credit Union, Inc. changed name to CenConn Health Care Credit Union, Inc.	May 13, 1988

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1988—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Stamford Hospital Emp. Credit Union, Inc., Stamford	2,820,069	58,581	2,761,488	78,835	0	208,033	19,537	7,939	3,075,804
Stanadyne Emp. Credit Union, Inc., Hartford	1,838,685	42,174	1,796,510	258,455	0	383,727	0	64,150	2,502,842
Standard Paper Credit Union, Inc., Bloomfield	21,149	0	13,587	297	0	6,747	1	0	28,195
State Police Credit Union, Inc., Meriden	8,282,417	44,299	8,238,117	295,013	2,918,236	2,388,073	17,933	15,009	13,872,384
Stonington Community Credit Union, Inc., Pawcatuck	5,613,231	66,425	5,546,806	256,643	0	1,217,645	222,688	33,024	7,276,808
Superior Employees Credit Union, Inc., Bristol	1,948,647	9,190	1,939,457	(47,586)	187,212	226,166	60,082	30,130	2,395,462
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	77,982	1,956	76,026	11,935	0	41,432	2	0	129,396
Technicraft Credit Union, Inc., Thomaston	558,659	5,874	552,785	3,535	0	19,452	20	3,521	579,314
Torrington Company Emp. Credit Union, Inc., Torrington	9,441,525	42,970	9,398,555	539,806	0	4,147,132	472,829	477,873	15,036,195
Trumbull Credit Union, Inc., Trumbull	1,410,063	9,803	1,400,259	139,516	0	366,861	7,431	0	1,914,068
U.S. Baird Emp. Credit Union, Inc., Stratford	718,998	6,519	712,479	8,877	0	269,381	4,549	115	995,402
U.S.A. Emp. Credit Union, Inc., North Haven	68,151	0	68,151	8,032	0	66,574	0	998.18	143,756
United Credit Union of Norwalk, Inc., Norwalk	6,198,676	69,117	6,129,559	247,476	0	2,725,581	115,292	75,170	9,293,078
Universal Wire Division Emp. Credit Union, Inc., Clinton	32,111	631	31,479	6,156	0	27,576	57	9,450	74,721
University of Bridgeport Credit Union, Inc., Bridgeport	404,344	43,634	360,710	37,942	0	168,866	10,283	844	578,645
Vendors Mutual Benefit Association, Avon	183,511	8,089	175,421	2,774	0	170,344	0	80	348,620
Victory Loan Mutual Benefit Association, West Hartford	195,890	0	195,890	31,627	0	311,864	0	0	539,382
W.S.R. Emp. Credit Union, Inc., Fairfield	51,355	1,564	49,791	12,114	0	95,925	0	174	158,004
Wallace Barnes Emp. Credit Union, Inc., Bristol	9,620,272	99,303	9,520,968	234,787	32,977	527,451	246,211	57,553	10,619,951
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,268,933	27,388	1,241,545	212,076	630,831	2,466,008	22,776	242	4,573,481
Walnut Mutual Benefit Association, Avon	677,432	14,732	662,699	15,682	0	97,387	18	120	775,907
WAYS Emp. Credit Union, Inc., Oakville	52,749	5,573	47,175	29,643	0	103,063	2	0	179,885
West Hartford Credit Union, Inc., Bloomfield	2,768,305	68,278	2,700,026	34,678	3,935	635,176	3	26,401	3,400,222
Western's Credit Union, Inc., Danbury	4,214	0	4,214	25,690	0	145,666	350	2,608	178,529
Windsor Credit Union, Inc., West Hartford	594,230	6,310	587,920	12,522	0	207,243	57,685	3,164	868,537
Subtotals	**$417,284,739**	**$4,232,148**	**$413,052,591**	**$11,979,580**	**$29,209,864**	**$106,440,163**	**$8,556,415**	**$4,756,752**	**$573,995,368**
Constitution State Corp. Credit Union, Inc., Wallingford	8,580,270	0	8,580,370	1,773,117	10,283,415	370,911,452	362,317	7,272,338	399,183,009
Totals	**$425,865,109**	**$4,232,148**	**$421,632,961**	**$13,752,697**	**$39,493,279**	**$477,351,615**	**$8,918,732**	**$12,029,090**	**$973,178,377**

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1988

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$ 1,468,286	$ 0	$ 2,512	$ 219	$ 0	$ 39,178	$ 79,863	$ 1,590,060	463	1,296
American Mutual Credit Union, Inc., Bloomfield	143,565	0	6,350	16,437	0	21,215	12,492	200,060	51	149
American Standard Emp. Credit Union, Inc., Wauregan	914,773	0	9,741	490	0	34,935	104,350	1,064,289	204	389
Amphenol RF Oper. Emp. Credit Union, Inc., Danbury	1,102,129	0	0	1,500	54,800	42,658	73,058	1,274,156	248	432
B.M.G. Emp. Credit Union, Inc., Bridgeport	838,205	0	2,845	10,817	0	68,601	101,000	1,021,670	304	695
Backus Hospital Emp. Credit Union, Inc., Norwich	1,349,867	0	0	3,153	0	42,464	4,170	1,399,656	332	1,297
Barden Emp. Credit Union, Inc., Danbury	2,961,657	0	40,129	7,730	0	98,000	255,836	3,363,354	484	1,429
Bethel Stamford Credit Union, Inc., Stamford	40,847	0	1,367	0	0	1,569	1,795	45,580	9	116
Bic Pen Emp. Credit Union, Inc., Devon	2,231,134	0	0	3,900	0	83,130	170,589	2,488,756	508	1,106
Brand-Rex Emp. Credit Union, Inc., Willimantic	519,445	0	0	2,081	0	9,073	18,973	549,573	406	648
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	41,145	0	2,034	20	0	819	5,623	49,643	22	88
Bridgeport Cornwall & Patterson Co.Credit Union, Inc., Bpt.	132,230	0	3,071	66	415	9,876	43,452	189,112	54	115
C.H.H. Credit Union, Inc., Torrington	1,676,649	0	3,414	5,069	85,000	69,262	58,284	1897,680	570	1,563
Carwin Emp. Credit Union, Inc., North Haven	246,010	0	2,879	(800)	0	9,450	2,895	260,434	61	216
CenConn Healthcare Credit Union, Inc., New Britain	22,008,843	250,000	0	113,407	133,000	220,289	127,784	22,853,323	6,119	10,493
Central Mutual Credit Union, Inc., Bloomfield	149,951	0	6,348	10,406	0	16,628	2,650	185,984	34	92
Citizens Protective Mutual Benefit Association, W. Htfd.	9,940	0	2,000	0	0	0	3,002	14,943	0	33
Coca-Cola of Hartford Emp. Credit Union, Inc., East Htfd.	304,996	0	3,691	5,532	1,449	12,143	5,721	333,534	98	278
Cody Mutual Benefit Association, Windsor	250,283	0	15,813	22,000	37,000	48,000	11,343	384,440	62	205
Community Credit Union, Inc., Derby	628,545	0	0	8,816	0	0	19,097	656,459	243	582
Community Service Credit Union, Inc., Groton	65,441,560	562	159,638	220,041	0	0	(551,041)	65,270,762	12,046	26,704
Connecticut State Emp. Credit Union, Inc., Hartford	143,489,568	0	2,491,587	230,523	5,010,234	4,234,173	500	155,456,586	18,795	48,540
D-O Credit Union, Inc., Stamford	364,506	0	5,579	1,110	0	26,673	30,805	428,676	41	224
Dairy Industry Credit Union, North Haven	387,460	0	5,538	1,510	0	23,000	25,750	443,260	36	138
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	3,348,038	0	44,964	3,525	133,468	185,152	185,777	3,900,907	466	1,742
Danco Emp. Credit Union, Inc., Putnam	93,818	0	2,321	50	0	8,275	16,873	121,338	24	97
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	325,970	0	3,555	2,867	0	23,942	51,037	407,371	36	355
Dutch Point Credit Union, Inc., Wethersfield	68,033,119	0	0	1,196,434	503,685	2,047,625	134,869	71,915,732	15,129	16,011
EIS Emp. Credit Union, Inc., Cromwell	853,209	0	18,575	2,648	0	35,098	67,515	977,045	135	413
East Haven Municipal Emp. Credit Union, Inc., East Haven	498,025	0	0	1,025	0	31,970	44,682	575,703	197	468
Enbic Company Emp. Credit Union, Inc., Simsbury	510,256	0	9,923	606	0	330	7,405	528,521	189	566
FCD Corporation Employees Credit Union, Inc., Hamden	597,042	0	0	829	0	19,474	44,712	662,057	90	206
First Connecticut Credit Union, Inc., Wallingford	20,383,902	0	100,224	153,325	236,980	584,062	415,898	21,874,394	4,552	17,086
G & D Employees Credit Union, Inc., Kensington	96,119	0	2,353	73	0	55,012	11,826	115,385	27	93
H-K Associates Credit Union, Inc., West Hartford	582,409	0	8,209	101	0	19,615	57,113	667,447	151	250
H.S.R. Credit Union, Inc., New Haven	4,865,621	0	44,466	28,716	59,823	218,234	177,617	5,394,478	1,085	2,875
Harborview Credit Union, Inc., New Haven	911,489	0	12,001	7,706	0	39,473	31,915	1,002,587	173	410
Hartford Courant Employees Credit Union, Inc., Htfd.	2,875,252	0	41,838	2,912	35,974	87,305	310,266	3,353,550	284	1,968
Hartford Hospital Emp. Credit Union, Inc., Hartford	10,728,216	0	4	35,217	0	178,242	115,128	11,056,810	3,233	7,887
Hartford Postal Employees Credit Union, Inc., Hartford	10,209,765	0	0	7,878	0	275,990	407,123	10,900,757	1,511	4,005

Heim Emp. Credit Union, Inc., Fairfield	233,935	0	5,062	0	0	14,612	22,054	275,675	70	205
Heli-Coil Emp. Credit Union, Inc., Danbury	563,817	0	7,938	808	38,000	50,000	44,833	705,396	143	374
Heublein Emp. Credit Union, Inc., Hartford	2,523,088	0	0	0	0	90,297	122,290	2,735,676	479	1,523
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	192,926	0	1,247	317	0	9,340	12,356	216,188	68	190
Jordan Mutual Benefit Association, Bloomfield	1,047,796	0	76,512	53,962	0	70,695	45,348	1,294,315	179	435
Kaman Emp. Credit Union, Inc., Bloomfield	10,170,016	0	166,554	3,251	132,848	215,072	487,661	11,175,405	1,234	3,101
Keney Mutual Benefit Association, Glastonbury	57,922	0	467	5,202	0	11,565	8,274	83,431	45	155
Kief Protective Mutual Benefit Association, Bloomfield	2,018,070	0	52,375	57,692	38,872	146,415	15,833	2,329,260	216	699
Kimberly-Clark Emp. Credit Union, Inc., New Milford	3,335,654	0	0	6,263	50,000	111,553	201,131	3,704,602	566	1,298
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	298,249	0	7,897	208	0	9,314	9,593	325,263	92	290
Locite Emp. Credit Union, Inc., Newington	675,567	0	7,907	1,067	0	28,231	15,257	728,031	159	696
M.S.T. Emp. Credit Union, Inc., Bridgeport	543,316	0	7,618	3,856	0	11,340	34,691	600,823	125	426
Manchester Mem. Hosp. Credit Union, Inc., Manchester	4,269,155	0	13,147	7,435	0	139,772	251,363	4,680,872	1,116	2,075
Marlin Emp. Credit Union, Inc., North Haven	836,010	0	10,863	6,091	0	36,000	33,866	972,831	246	587
Metropolitan District Emp. Credit Union, Inc., Hartford	6,422,148	0	0	7,290	99,017	394,057	56,819	6,979,351	897	1,847
Milford Mutual Benefit Association, Bloomfield	96,282	0	5,313	13,889	0	11,928	12,629	140,041	25	83
Mossberg & Sons Emp. Credit Union, Inc., North Haven	549,329	0	14,110	1,204	8,782	24,684	26,655	624,766	133	267
New Britain Municipal Emp. C. U., Inc., New Britain	1,264,097	0	15,000	0	50,000	71,438	208,240	1,608,776	369	826
New Haven Firefighters Credit Union, Inc., New Haven	2,442,763	0	57,201	8,806	5,000	140,858	300,395	2,955,025	365	851
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	1,270,222	0	0	1,749	13,131	59,577	62,204	1,406,885	220	653
New Haven Newspapers Emp. Credit Union, Inc., N. H.	2,432,607	0	34,022	32,897	0	87,828	106,211	2,693,565	535	1,096
New London Municipal Emp. Credit Union, Inc., N. L.	1,348,348	0	21,936	0	0	62,573	230,347	1,663,205	320	634
Nielson Tool & Die Emp. Credit Union, Inc., Hartford	259,052	0	14,657	0	0	9,838	8,625	292,172	34	93
Northeastern Conn. Health Care C. U., Inc., Putnam	2,012,538	0	0	10,703	0	54,506	48,639	2,126,387	339	843
Norwalk Hospital Credit Union, Inc., Norwalk	5,913,436	0	0	8,244	33,883	203,767	0	6,159,332	836	2,163
Norwalk Municipal Emp. Credit Union, Inc., S. Norwalk	20,418,269	0	0	33,691	0	413,970	1,020,508	21,886,440	3,187	4,809
O.Z./Gedney Emp. Credit Union, Inc., Terryville	241,383	0	4,699	1,312	0	11,456	9,031	267,883	104	461
Olin Emp. of Stamford Credit Union, Inc., Stamford	4,135,205	0	60,173	1,180	0	110,275	150,338	4,457,172	505	1,796
Orange Credit Union, Inc., Orange	698,819	24,465	0	575	8,500	34,310	31,735	798,406	105	370
Perm-O-Last Emp. Credit Union, Inc., Waterbury	487,032	0	0	1,412	0	28,814	32,988	550,247	133	310
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	2,115,539	0	34,282	5,491	2,000	79,862	68,392	2,305,569	696	1,750
Piaterer Mutual Benefit Association, West Hartford	65,791	0	0	4,547	0	6,145	3,838	80,321	33	102
Plainville Regional Credit Union, Inc., Plainville	3,756,592	0	41,682	6,926	0	0	(52,782)	3,752,418	468	1,429
Regional Water Authority Emp. C. U., Inc., New Haven	1,790,958	0	31,181	1,322	0	56,377	101,385	1,981,225	207	537
Robertson Paper Box Emp. Credit Union, Inc., Montville	455,545	10,000	0	1,194	0	880	7,408	475,028	168	550
Self Protective Mutual Benefit Association, Hartford	181,501	0	9,042	11,928	0	9,673	7,423	219,567	68	221
Shoreline Credit Union, Inc., Branford	2,500,733	0	0	3,171	0	95,144	132,170	2,731,220	370	1,036
SoConn Gas Employees Credit Union, Inc., Bridgeport	1,286,370	0	1,938	2,396	400	63,356	56,342	1,410,804	271	603
Somers Brass Employees Credit Union, Inc., Waterbury	202,901	0	2,426	691	0	17,990	20,182	244,190	57	160
South End Mutual Benefit Association, West Hartford	1,630,018	0	84,900	109,482	0	62,347	56,153	1,942,902	356	742

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1988—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Stamford Hospital Emp. Credit Union, Inc., Stamford	2,927,307	0	0	14,412	0	21,892	112,191	3,075,804	600	1,147
Stanadyne Emp. Credit Union, Inc., Hartford	2,411,743	0	0	5,016	47,164	32,666	6,251	2,502,842	654	2,163
Standard Paper Credit Union, Inc., Bloomfield	15,050	0	0	0	0	1,226	11,918	28,195	9	93
State Police Credit Union, Inc., Meriden	12,454,055	0	201,336	11,227	50,000	389,047	766,717	13,872,384	1,274	3,138
Stonington Community Credit Union, Inc., Pawcatuck	6,942,228	0	19,945	40,247	2,513	176,371	95,501	7,276,808	963	3,823
Superior Employees Credit Union, Inc., Bristol	2,110,000	125,000	0	6,675	0	86,314	67,471	2,395,462	467	1,569
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	111,014	0	2,453	97	0	10,390	5,440	129,396	38	127
Technicraft Credit Union, Inc., Thomaston	506,853	34,900	0	3,687	0	16,115	17,758	579,314	179	584
Torrington Company Emp. Credit Union, Inc., Torrington	13,262,516	176,579	216,110	22,473	475,716	427,267	455,534	15,036,195	1,079	4,091
Trumbull Credit Union, Inc., Trumbull	1,756,344	0	22,830	14,235	0	54,205	66,452	1,914,068	243	825
U.S. Baird Emp. Credit Union, Inc., Stratford	873,814	0	14,529	1,206	41,249	39,250	25,352	995,402	179	375
U.S.A. Emp. Credit Union, Inc., North Haven	126,745	0	2,647	253	0	5,499	8,611	143,756	52	89
United Credit Union of Norwalk, Inc., Norwalk	9,165,840	0	0	14,228	91,742	6,206	15,062	9,293,078	1,669	3,511
Universal Wire Division Emp. Credit Union, Inc., Clinton	64,904	0	1,839	0	0	4,065	3,912	74,721	40	86
University of Bridgeport Credit Union, Inc., Bridgeport	563,888	0	0	3,375	0	860	10,522	578,645	205	621
Vendors Mutual Benefit Association, Avon	239,923	0	14,821	16,664	0	25,775	51,435	348,620	65	268
Victory Loan Mutual Benefit Association, West Hartford	398,465	0	28,106	17,774	0	27,387	67,648	539,332	46	231
W.S.R. Emp. Credit Union, Inc., Fairfield	139,756	0	2,031	0	0	11,383	4,834	158,004	17	64
Wallace Barnes Emp. Credit Union, Inc., Bristol	9,495,835	0	81,282	17,937	0	526,184	498,711	10,619,951	1,790	3,781
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	4,261,030	0	19,215	5,126	40,000	118,265	129,844	4,573,481	356	916
Walnut Mutual Benefit Association, Avon	523,102	0	34,710	66,830	0	55,098	96,165	775,907	180	380
WAYS Emp. Credit Union, Inc., Oakville	140,176	0	4,593	225	0	7,940	26,950	179,885	16	116
West Hartford Credit Union, Inc., Bloomfield	2,634,955	0	119,655	141,000	135,000	210,702	158,908	3,400,222	628	1,487
Western's Credit Union, Inc., Danbury	174,421	0	0	18	0	481	3,606	178,529	7	96
Windsor Credit Union, Inc., West Hartford	685,397	19,057	38,430	689	0	56,367	68,594	868,537	171	685
Subtotals	**$534,392,247**	**$640,564**	**$4,667,680**	**$2,927,619**	**$7,655,673**	**$14,237,966**	**$9,473,616**	**$573,995,368**	**95,040**	**217,812**
Constitution State Corp. Credit Union, Inc., Wallingford	338,888,752	44,332,306	6,378,771	192,862	5,127,386	4,097,673	165,259	399,183,009	40	305
Totals	**$873,280,999**	**$44,972,870**	**$11,046,451**	**$3,120,481**	**$12,783,059**	**$18,335,639**	**$9,638,875**	**$973,178,377**	**95,080**	**218,117**

Table No. 32
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE — DEC. 31, 1988
(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Gross	Shares
Less than $50,000	4	$ 138	0.02%	$ 66	$ 107
50,000 — 99,999	3	238	0.04%	167	189
100,000 — 249,999	14	2,422	0.42%	1,231	1,982
250,000 — 499,999	12	4,242	0.74%	2,523	3,607
500,000 — 999,999	20	13,935	2.43%	9,563	12,144
1,000,000 — 1,999,999	15	22,472	3.92%	16,510	19,656
2,000,000 — 4,999,999	20	63,526	11.07%	40,565	57,303
5,000,000 — 9,999,999	5	35,103	6.12%	25,532	33.309
10,000,000 — 19,999,999	6	72,662	12.66%	51,336	66,320
20,000,000 — 49,999,999	3	66,614	11.61%	49,250	62,811
$50,000,000 and above	3	292,643	50.98%	220,542	276,964
Total	**105**	**$573,995**	**100.00%**	**$417,285**	**$534,392**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 33
REGULAR RESERVES AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1988
(Amounts in thousands of dollars)

Additions:			
Transfers from undivided earnings			
Statutory transfers (net)	1,404		
Voluntary transfers	270		
Provision for loan losses	3,306	4,980	
Transfers from other reserves (net)		26	
Recoveries		636	
Total Additions			**5,642**
Deductions			
Charged off loans		3,620	
Mergers		183	3,803
Net change in Restricted Reserves			1,839
Balance of Restricted Reserves Dec. 31, 1987			**16,631**
Balance of Restricted Reserves Dec. 31, 1988			**18,470**

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 35
REGISTRATIONS:
BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1988	1987	1988	1987
Broker-Dealers	1,549	1,418	9.24%	6.73%
Agents	49,337	47,332	4.24%	15.64%
Investment Advisers	538	468	14.96%	17.29%
Investment Adviser Agents	5,429	3,645	48.94%	59.45%
Agents of Issuer	222	258		1.57%

	Broker-Dealers	Agents	Investment Advisers	Investment Adviser Agents
Applications:				
Received	289	30,320	113	814
Withdrawn by Request	0	197	0	0
Withdrawn Voluntary	38	12,265	12	0
Special Review (Agents)		371		
Registrations Approved	313	17,911	105	786

Table No. 36
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

	Number		Percent	
Type of Business	1988	1987	1988	1987
General Brokerage	915	848	7.9%	14.3%
Investment Trust	17	17	0%	13.3%
Other Specialists	617	553	11.6%	1.9%
TOTALS	1,549	1,418	9.2%	7.3%

Table No. 38
ROUTINE EXAMINATIONS
BROKER-DEALERS AND INVESTMENT ADVISERS

	1988	1987
Broker-Dealers	42	26
Investment Advisers	27	16

Table No. 39
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1988	1987	1988	1987
Securities				
Open End Management Investment Companies	315	333	356	629
Renewals	1,927	1,813	2,375	1,776
Unit Investment Trusts	750	693	678	671
Renewals	13	12	13	3
Post-Sale Registrations	8	8	8	7
All Others	1,228	1,664	1,145	1,595
Total Securities Registrations	4,241	4,523	4,575	4,681
Tender Offer Registrations	2	0	2	0
Business Opportunity Registrations	55	53	34	28
Business Opportunity Renewals	12	17	13	10
Exempted Filings	1,974	2,182	1,974	2,182
Inquiries Received	1,254	1,114		

Table No. 40
ENFORCEMENT ACTIVITIES
SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1988	1987	1988	1987
Investigations Opened	245	210	21	39
Investigations Closed	197	140	16	35
Complaints Handled	351	275	75	76
Cease and Desist Orders Issued	2	8	8	4
Show Cause Orders Issued	1	0	0	0
Denial, Suspension and Revocation Notices	5	6	0	0
Denial Orders Issued — Broker-Dealer	1	1	0	0
Subpoenas Issued	94	35	2	7
Referrals for Criminal Action	3	0	0	0
Referrals for Civil Action	2	1	0	0
Consent Orders	17	4	N/A	N/A
Stipulations	18			

Table No. 31
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP — DEC. 31, 1988
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Members		Assets		Gross Loans		Shares	
		Number	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution
Total	**105**	**217,812**	**100.00%**	**$573,995**	**100.00%**	**$417,285**	**100.00%**	**$534,392**	**100.00%**
Employee Associations — Total	**82**	**163,076**	**74.87**	**465,215**	**81.05**	**343,145**	**82.23**	**430,082**	**80.48**
Government—Local, State, Federal	10	65,132	29.90	213,564	37.21	161,012	38.59	196,382	36.75
Education	3	4,228	1.94	10,050	1.75	6,607	1.58	9,904	1.85
Hospital	9	30,343	13.93	58,644	10.22	49,873	11.95	55,752	10.43
Manufacturing	53	40,658	18.67	93,215	16.24	57,326	13.74	83,934	15.71
Newspaper	2	3,064	1.41	6,047	1.05	3,503	0.84	5,308	0.99
Public Utility	5	19,651	9.02	83,694	14.58	64,824	15.53	78,803	14.75
Other Associations — Total	**22**	**37,650**	**17.29**	**86,906**	**15.14**	**61,885**	**14.83**	**83,925**	**15.70**
Community	4	31,479	14.45	74,002	12.89	52,250	12.52	73,711	13.79
Mutual Benefit Association	16	5,967	2.74	12,803	2.23	9,589	2.30	10,133	1.90
Religious	1	116	0.05	46	0.01	7	0.00	40	0.01
Union	1	88	0.04	50	0.01	38	0.01	41	0.01
First Connecticut Credit Union, Inc.	**1**	**17,086**	**7.84**	**21,874**	**3.81**	**12,255**	**2.94**	**20,384**	**3.81**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 34 — ABSTRACT OF REPORTS FROM 1959-1988 (Dollar amounts in thousands of dollars)

Year	Number of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans net	Cash on hand and in banks	Other investments	U.S. Gov. obligations	Other assets	Due shareholders	Notes payable to banks or others	Other liabilities	Reserve for losses	Undivided earnings and other reserves	Total assets or liabilities
1959	163	53,974	15,052	2,072	3,418	374	102	18,894	179	422	587	936	21,018
1960	166	58,941	17,375	2,775	4,262	253	140	22,133	296	492	745	1,139	24,805
1961	167	64,531	20,279	2,140	5,247	171	143	24,847	309	650	904	1,270	27,980
1962	169	69,695	23,993	2,447	5,992	105	232	28,816	523	379	1,136	1,915	32,769
1963	175	74,231	26,784	3,478	7,481	86	238	33,629	443	338	1,406	2,251	38,067
1964	175	82,145	30,580	3,282	9,728	69	190	38,971	463	45	1,705	2,665	43,849
1965	180	88,269	34,595	3,386	11,831	59	198	44,488	447	59	2,067	3,058	50,119
1966	182	94,052	39,427	4,048	12,774	706	248	50,739	574	288	2,465	3,137	57,203
1967	189	103,204	45,551	3,894	14,316	1,131	353	57,782	590	324	2,885	3,664	65,245
1968	194	113,642	54,128	3,628	14,779	2,690	387	66,747	807	596	3,367	4,095	75,612
1969	190	122,073	64,176	4,783	9,571	6,484	436	75,649	1,505	71	3,911	4,314	85,450
1970	182	130,919	75,132	5,319	7,565	8,397	439	84,302	2,274	713	4,687	4,876	96,852
1971	179	138,873	86,424	5,982	10,471	9,206	560	97,986	2,908	857	5,207	5,685	112,643
1972	171	149,546	97,449	5,129	17,504	8,307	1,083	113,714	2,713	2,200	6,036	4,809	129,472
1973	173	159,090	114,022	4,312	15,498	9,317	1,955	125,423	5,220	2,493	6,589	5,379	145,104
1974	176	170,752	125,355	5,148	12,814	11,404	2,141	134,530	7,577	1,630	7,214	5,911	156,862
1975	170	177,997	133,755	5,020	10,952	17,370	2,520	149,451	5,043	4,290	7,144	3,689	169,617
1976	173	187,377	153,211	4,890	20,079	12,422	2,620	166,181	6,643	10,409	6,102	3,887	193,222
1977	173	183,451	176,481	6,509	26,040	11,191	3,802	189,746	6,251	17,018	6,861	4,147	224,023
1978	172	191,417	199,651	4,392	45,956	12,162	6,558	198,737	27,073	30,550	7,517	4,842	268,719
1979	172	197,698	203,235	4,881	17,741	10,686	4,509	199,507	22,250	5,951	7,692	5,652	241,052
1980	162	197,950	184,119	4,511	39,917	6,040	5,932	214,756	6,646	4,619	7,749	6,749	240,519
1981	162	202,325	189,752	6,546	39,101	6,783	7,130	222,317	3,505	7,102	8,592	7,796	249,312
1982	153	194,358	180,788	6,401	58,119	10,273	9,231	239,436	2,310	4,496	8,840	9,730	264,812
1983	144	191,558	201,394	6,134	80,208	10,379	7,961	280,272	1,341	7,282	8,863	8,318	306,076
1984	132	192,644	250,467	6,272	53,217	12,751	7,632	302,357	1,363	7,395	9,364	9,860	330,339
1985	123	199,707	283,408	9,937	101,123	15,918	8,898	385,813	1,929	7,986	11,041	12,515	419,284
1986	116	207,839	311,865	11,940	174,671	15,803	9,543	492,110	141	5,256	12,162	14,153	523,822
1987	112	211,199	358,080	11,734	135,835	29,666	13,472	514,468	941	4,744	12,702	15,932	548,787
1988	105	217,812	413,053	11,979	106,440	29,210	13,313	534,392	641	7,594	14,238	17,130	573,995

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 37
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENT REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5.159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	188	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9
1983	916	22.9	22,587	20.7	263	22.9	1,095	41.2	151	(37.3)
1984	1,154	24.9	28,964	28.0	310	17.9	1,547	41.5	169	11.9
1985	1,237	7.2	33,790	16.7	341	10.0	1,798	16.2	194	14.8
1986	1,321	6.8	40,929	21.75	399	17.0	2,286	37.1	254	14.9
1987	1,418	6.7	47,332	15.64	468	17.3	3,645	59.5	258	1.6
1988	1,549	9.2	49,337	4.2	538	15.0	5,429	48.9	222	(14.0)